Department of Insurance
Canada

Département des assurances
Canada

REPORT OF THE SUPERINTENDENT OF INSURANCE FOR CANADA

RAPPORT DU SURINTENDANT DES ASSURANCES DU CANADA

for the year ended
December 31, 1982

pour l'année close
le 31 décembre 1982

ABSTRACT OF STATEMENTS OF

LIFE INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES

PRÉCIS DES ÉTATS FINANCIERS DES

COMPAGNIES D'ASSURANCE-VIE ET DES SOCIÉTÉS DE SECOURS MUTUELS

Canada

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Montréal (Québec) H2Z 1B1
(514) 866-4981

ou au

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Canada

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Available in Canada through

Authorized Bookstore Agents
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or by mail from

Canadian Government Publishing Centre
Supply and Services Canada
Ottawa, Canada, K1A 0S9

Catalogue No. IN2-1982/2 — Canada: $16.00
ISBN 0-660-52316-7 — Other countries: $19.20

Price subject to change without notice.

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En vente au Canada par l'entremise de nos

agents libraires agréés
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ou par la poste au:

Centre d'édition du gouvernement du Canada
Approvisionnements et Services Canada
Ottawa, Canada, K1A 0S9

No de catalogue IN2-1982/2 — Canada: $16.00
ISBN 0-660-52316-7 — à l'étranger: $19.20

Prix sujet à changement sans avis préalable.

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LETTER OF TRANSMITTAL

Department of Insurance Canada
Ottawa
September 30, 1983

To the Honourable Roy MacLaren,
Minister of State (Finance),
Ottawa.

Sir:

In accordance with section 72 of the Canadian and British Insurance Companies Act and section 27 of the Foreign Insurance Companies Act, I have the honour to submit herewith my Report for the year 1982, in respect of companies registered to transact the business of life insurance.

Included in this volume is the Text of my Report and a series of summary tables designed to give a general picture of the financial condition and the business of all Canadian, British and foreign insurance companies registered to transact life insurance.

The tables have been prepared from the statements submitted by the companies, as amended following review by the Department.

Respectfully submitted,

R.M. HAMMOND,
Superintendent of Insurance.

LETTRE D'ENVOI

Département des Assurances Canada
Ottawa
30 septembre 1983

L'honorable Roy MacLaren,
Ministre d'Etat (Finances),
Ottawa.

Monsieur le Ministre,

Conformément à l'article 72 de la Loi sur les compagnies d'assurance canadiennes et britanniques et à l'article 27 de la Loi sur les compagnies d'assurance étrangères, j'ai l'honneur de vous présenter mon rapport sur l'état des affaires des compagnies enregistrées pour exercer des opérations d'assurance-vie en 1982.

Ce volume contient le texte de mon rapport ainsi qu'une série de tableaux récapitulatifs destinés à présenter une vue d'ensemble des affaires des compagnies d'assurance canadiennes, britanniques et étrangères enregistrées en vue d'exercer des opérations d'assurance-vie.

Les tableaux ont été dressés en se servant des états présentés par les compagnies, tels qu'amendés suite à la révision effectuée par le Département.

Respectueusement présenté,

Le surintendant des Assurances,
R.M. HAMMOND.

TEXT OF SUPERINTENDENT'S REPORT

Department of Insurance Canada
Ottawa
September 30, 1983

To the Honourable Roy MacLaren,
Minister of State (Finance),
Ottawa.

Sir:

The text of my report is divided into five parts. The first deals with the registration of life insurance companies and fraternal benefit societies. The second part deals with life insurance, the third part with accident and sickness insurance written by life insurance companies, and the fourth with fraternal benefit societies. The fifth part deals with general matters affecting life insurers and fraternal benefit societies registered to transact business in Canada.

REGISTRATION OF INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES, 1982

At the end of 1982, there were 151 life insurance companies, 4 companies registered to transact accident and sickness insurance only, and 41 fraternal benefit societies registered with the Department of Insurance. The following table shows the distribution of companies and societies by nationality and by principal classes of insurance with comparative figures for 1981 in parenthesis.

	Canadian	British	Foreign	Total
Insurance companies				
Life only	6 (8)	5 (6)	7 (8)	18 (22)
Life, Accident and Sickness	47 (46)	1 (1)	64 (63)	112 (110)
Life, Property and Casualty	4 (4)	6 (6)	11 (11)	21 (21)
Accident and Sickness only	1 (1)	-- (--)	3 (3)	4 (4)
Total	58 (59)	12 (13)	85 (85)	155 (157)
Fraternal benefit societies				
Life only	3 (3)		10 (10)	13 (13)
Life, Accident and Sickness	13 (13)		14 (14)	27 (27)
Accident and Sickness only	-- (--)		1 (1)	1 (1)
Total	16 (16)		25 (25)	41 (41)

During the year 2 companies (both foreign) became registered, 3 companies (1 British and 2 foreign) ceased to be registered, and there was 1 amalgamation involving 2 Canadian companies.

The details of new registrations, amalgamation and withdrawals are as follows:

New Registrations:

Foreign companies:

MIC Life Insurance Corporation, and in French, La Compagnie d'Assurance-Vie MIC, became registered on December 23, 1982 to transact the business of life insurance and accident and sickness insurance. The head office is in Wilmington, Delaware and the chief agency in Canada is in Don Mills.

Unionmutual Stock Life Insurance Co. of America became registered on January 19, 1982 to transact the business of life insurance and accident and sickness insurance, limited to insurance on the lives of residents of Canada insured under group insurance policies issued in the United States of America. The head office is in Portland, Maine and the chief agency in Canada is in Toronto.

Amalgamations:

Canadian companies:

Co-operators Life Insurance Company, and in French, Co-operators, Compagnie d'Assurance-Vie, amalgamated its property and business with that of Co-operative Life Insurance Company as at January 1, 1982, the continuing or combined company being Co-operators Life Insurance Company, and in French, Co-operators, Compagnie d'Assurance-Vie.

Companies ceasing to be registered:

British companies:

Royal Insurance Company Limited having transferred its Canadian business to Royal Life Insurance, ceased to be registered as at March 31, 1982.

Foreign companies:

Federal Home Life Insurance Company having transferred its Canadian business to Reliable Life Insurance Company, and in French, La Reliable, Compagnie d'Assurance-Vie, ceased to be registered as at March 31, 1982.

Presbyterian Ministers' Fund having transferred its Canadian business to Toronto Mutual Life Insurance Company, ceased to be registered as at March 31, 1982.

In addition:

The certificate of registry of Toronto Mutual Life Insurance Company was amended to include the class of accident and sickness insurance.

Change of name:

The following changes of name were recorded during 1982:

Canadian companies:

Crown Life Insurance Company, and in French, Crown
Compagnie d'Assurance-Vie,
formerly: La Compagnie d'Assurance-Vie Crown Life

British companies:

Commercial Union Assurance Company plc
formerly: Commercial Union Assurance Company Limited

The Mercantile and General Reinsurance Company plc
formerly: The Mercantile and General Reinsurance Company Limited

Foreign companies:

United of Omaha Life Insurance Company, and in French,
Compagnie d'assurance-Vie United de Omaha,
formerly: United Benefit Life Insurance Company

LETTERS PATENT ISSUED UNDER THE CANADIAN AND BRITISH INSURANCE COMPANIES ACT

The amendments to the Canadian and British Insurance Companies Act, effected March 12, 1970, enabled the use of letters patent as an alternative to the Special Act procedure for the incorporation of new Canadian insurance companies and for changes in the charters of existing Canadian insurance companies and fraternal benefit societies. During the year, three sets of letters patent have been issued: one new insurance company was incorporated, and revisions to the charters of two insurance companies were made.

*Life Insurance in Canada

During the year 1982, the net amount of new life insurance effected in Canada by federally registered companies was $85,468 million. The net amount terminated by death was $1,231 million and by maturity was $98 million. At the end of the year the net amount of insurance in force was $512,502 million. Net premiums and annuity considerations amounted to $7,817 million and net claims incurred, dividends to policyholders and experience rating refunds amounted to $5,730 million.

The following table shows comparative figures for the last three years:

	1980	1981	1982
	$'000	$'000	$'000
Net amounts of insurance			
effected during year....................	57,332,416	70,817,942	85,468,488
terminated by death....................	988,796	1,102,331	1,231,380
terminated by maturity.................	77,676	80,087	98,211
in force at end of year................	403,047,484	465,567,571	512,501,624
Net insurance and annuity premiums........	6,075,587	7,890,473	7,816,928
Net claims incurred, dividends to policyholders and experience rating refunds			
Death claims............................	1,057,700	1,172,665	1,262,757
Disability claims.......................	54,028	61,378	68,717
Matured endowments......................	84,012	78,222	74,731
Annuity payments........................	638,982	816,505	1,180,949
Surrender values........................	1,383,049	2,423,564	2,337,308
†Dividends and experience rating refunds..............................	588,632	756,635	805,057
Total claims, dividends and experience rating refunds......	3,806,403	5,308,969	5,729,519

†Beginning in 1981, dividends include experience rating refunds.

The distribution of life insurance by nationality of company and by class of insurance is shown in the following table:

	‡Individual	Group	All Classes
	$'000	$'000	$'000
Net amounts effected in 1982			
Canadian companies......................	35,775,931	27,217,065	62,992,996
British companies.......................	5,566,400	1,188,180	6,754,580
Foreign companies.......................	10,157,623	5,563,289	15,720,912
Total............................	51,499,954	33,968,534	85,468,488
Net amounts in force at end of 1982			
Canadian companies......................	147,394,766	247,426,710	394,821,476
British companies.......................	19,213,221	8,135,161	27,348,382
Foreign companies.......................	43,787,278	46,544,488	90,331,766
Total............................	210,395,265	302,106,359	512,501,624
Net insurance and annuity premiums for 1982			
Canadian companies......................	3,689,351	2,626,170	6,315,521
British companies.......................	326,716	379,076	705,792
Foreign companies.......................	568,817	226,798	795,615
Total............................	4,584,884	3,232,044	7,816,928

---

*Data in respect of segregated funds maintained in accordance with subsection 81(6) of the Canadian and British Insurance Companies Act or with subsection 37(5) of the Foreign Insurance Companies Act are given on page 23A of this section.

‡Includes industrial.

The number of policies effected during 1982 and the number in force at the end of the year are shown in the following tables:

	*Individual Insurance Number of policies	
	Effected	In force
Canadian companies	1,074,711	7,695,685
British companies	91,220	637,974
Foreign companies	318,400	4,132,006
Total	1,484,331	12,465,665

	Group Insurance		
	Number of policies		Number of certificates (shared basis)
	Effected	In force	In force
Canadian companies	10,857	59,824	23,501,876
British companies	596	2,306	489,304
Foreign companies	1,750	9,268	3,447,172
Total	13,203	71,398	27,438,352

The distribution of life insurance business by nationality of company for the last three years is shown in the following table:

	1980	1981	1982
	$'000	$'000	$'000
Net amounts effected			
Canadian companies	41,590,907	51,149,742	62,992,996
British companies	4,339,824	5,482,538	6,754,580
Foreign companies	11,401,685	14,185,662	15,720,912
Total	57,332,416	70,817,942	85,468,488
Net amounts in force			
Canadian companies	309,453,820	358,086,940	394,821,476
British companies	20,465,587	24,181,704	27,348,382
Foreign companies	73,128,077	83,298,927	90,331,766
Total	403,047,484	465,567,571	512,501,624
Net insurance and annuity premiums			
Canadian companies	4,805,603	6,472,560	6,315,521
British companies	556,229	600,796	705,792
Foreign companies	713,755	817,117	795,615
Total	6,075,587	7,890,473	7,816,928

*Includes industrial.

Of the new business effected in 1982, Canadian companies effected 74%, British companies 8% and foreign companies 18%. Comparative ratios for previous years are shown in the following summary:

	1955	1965	1975	1981	1982
	%	%	%	%	%
Distribution of new business					
Canadian companies.........................	68	65	70	72	74
British companies.........................	4	6	6	8	8
Foreign companies.........................	28	29	24	20	18
	100	100	100	100	100

The distribution by class of insurance for the last three years is shown in the following table:

	1980	1981	1982
	$'000	$'000	$'000
Net amounts effected			
*Individual.............................	33,392,487	43,276,897	51,499,954
Group.............................	23,939,929	27,541,045	33,968,534
Total.........................	57,332,416	70,817,942	85,468,488
Net amounts in force			
*Individual.............................	161,933,768	185,569,245	210,395,265
Group.............................	241,113,716	279,998,326	302,106,359
Total.........................	403,047,484	465,567,571	512,501,624
Net insurance and annuity premiums			
*Individual.............................	3,754,570	5,067,269	4,584,884
Group.............................	2,321,017	2,823,204	3,232,044
Total.........................	6,075,587	7,890,473	7,816,928

Of the new business effected in 1982, 60% was individual insurance and 40% was group insurance. Comparative ratios for previous years are shown in the following table:

	1955	1965	1975	1981	1982
	%	%	%	%	%
Distribution of new business					
*Individual...............................	81	66	52	61	60
Group...................................	19	34	48	39	40
	100	100	100	100	100

---

*Includes industrial.

Tables XLIX to LIII show the progress of life insurance in Canada year by year beginning with 1875.

The gross amounts of individual and industrial insurance terminated during 1982 are shown in the following table:

	Death	Maturity	Disability	Expiry	Surrender and lapse
	$'000	$'000	$'000	$'000	$'000
Canadian companies....	336,858	47,723	744	1,121,018	23,286,688
British companies.....	40,464	4,228	.....	47,256	3,502,222
Foreign companies.....	120,883	22,086	20	544,467	5,816,759
Total.............	498,205	74,037	764	1,712,741	32,605,669

The ratios of gross amounts of individual and industrial insurance terminated to gross amount in force at the end of the year are shown in the following table with comparative ratios for previous years:

	1955	1965	1975	1981	1982
	%	%	%	%	%
Terminated by death, maturity, disability and expiry					
Canadian companies........................	0.81	0.90	0.74	0.82	0.87
British companies.........................	0.53	0.59	0.50	0.41	0.42
Foreign companies.........................	1.91	1.59	2.08	1.40	1.44
All companies.......................	1.09	1.05	1.03	0.90	0.94
Terminated by surrender and lapse					
Canadian companies........................	4.59	6.14	6.12	11.35	13.44
British companies.........................	5.36	7.42	8.68	12.85	16.01
Foreign companies.........................	4.59	6.67	6.29	9.58	12.21
All companies.......................	4.61	6.35	6.37	11.13	13.43

Rates of termination by death are shown in the following table. The rates were calculated, as in previous years, by dividing the number of policies terminated by death by the mean number of policies in force plus one-half the number terminated by death. These rates may be taken to represent the rate of mortality among insurance lives in Canada. Fraternal benefit societies are included in this table. Group insurance is not included.

	Rate of termination by death per 1000					Number of policies exposed in 1982	Number terminated by death in 1982
	1955	1965	1975	1981	1982		
Insurance companies............	5.2	5.8	6.0	6.8	6.7	12,550,877	84,305
Fraternal benefit societies....	10.7	8.5	9.0	8.7	8.7	426,361	3,698
All classes except group insurance..................	6.3	7.6	7.5	6.9	6.8	12,977,238	88,003

The average net amounts of insurance for individual policies are shown in the following table:

	1955	1965	1975	1981	1982
	$	$	$	$	$
Average amount of new policies					
Individual policies:					
Canadian companies........................	5,491	9,119	18,746	28,209	33,288
British companies.........................	5,907	12,556	25,028	56,795	61,022
Foreign companies.........................	2,769	7,852	12,446	28,529	31,902
All companies......................	4,350	8,883	16,772	29,897	34,696
Average amount of policies in force					
Individual policies:					
Canadian companies........................	3,282	5,302	9,697	16,643	19,153
British companies.........................	4,317	8,729	15,370	26,728	30,116
Foreign companies.........................	2,073	3,671	6,685	9,506	10,597
All companies......................	2,913	4,880	9,005	14,784	16,878

The average net amount of insurance in force for group policies and the average net amount per certificate under these policies are shown in the following table:

	1955	1965	1975	1981	1982
	$'000	$'000	$'000	$'000	$'000
Average amount of group policies					
Canadian companies........................	438	789	2,603	3,892	4,136
British companies.........................	302	563	2,002	3,273	3,528
Foreign companies.........................	313	390	2,049	4,428	5,022
All companies......................	383	612	2,450	3,948	4,231
	$	$	$	$	$
*Average amount of group certificates					
Canadian companies........................	1,219	1,374	5,375	9,068	10,528
British companies.........................	3,135	1,352	8,988	18,174	16,626
Foreign companies.........................	1,191	1,419	5,560	12,465	13,502
All companies......................	1,213	1,386	5,333	9,595	11,010

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*Beginning 1970, the number of certificates issued under "shared" groups has been counted on a pro-rata basis.

The figures in the foregoing paragraphs are based on the returns of federally registered companies. The Department has continued the practice of collecting information from companies and societies operating under provincial jurisdiction only. The figures have been kindly furnished by the companies and societies in response to a circular letter issued by the Department and while replies have not been recieved from all of them, the omissions are not believed to be important. These figures have been incorporated in the following table to show the total life insurance in Canada for 1982 on a direct basis.

Class of Company or Society	Insurance premiums	*Insurance claims	Amounts of Insurance New effected	In force
	$'000	$'000	$'000	$'000
Federally registered				
Companies	3,516,337	3,057,616	85,366,512	514,475,606
Societies	70,459	41,413	550,071	3,452,806
Total	3,586,796	3,099,029	85,916,583	517,928,412
Provincially licensed only				
Within province of incorporation				
Companies	286,905	163,026	7,922,649	34,636,343
Societies	8,084	5,234	176,089	771,340
Outside province of incorporation				
Companies	32,545	20,192	1,600,367	4,245,268
Societies	4,516	5,101	45,890	344,164
Total	332,050	193,553	9,744,995	39,997,115
Grand Total	3,918,846	3,292,582	95,661,578	557,925,527

*Includes dividends.

INVESTMENTS OF LIFE INSURANCE COMPANIES

Canadian Companies

Investments in respect of life insurance business of Canadian insurance companies as at the end of 1982 are analysed by class on pages 9A and 10A: similar information is given in the table for each of the two preceding years. The ratio of the amount shown for each main class to the total assets for the year, as derived from the table, is shown below for specimen years.

	1955	1965	1975	1981	1982 Canadian	1982 Other	1982 Total
	%	%	%	%	%	%	%
Government bonds	19.0	13.4	8.3	12.4	9.2	5.1	14.3
Municipal, public authority and school bonds	**5.3	5.9	2.1	1.6	1.3	0.5	1.8
Other bonds and debentures	29.8	22.3	24.6	21.1	14.8	5.4	20.2
Preferred shares	1.9	1.3	0.8	1.5	0.9	0.3	1.2
Common shares	3.3	4.7	7.8	7.6	3.8	4.0	7.8
Mortgage loans	30.5	41.6	38.5	36.1	27.2	7.3	34.5
Real estate	2.5	3.1	6.1	5.8	4.3	1.8	6.1
Policy loans	4.8	4.6	7.6	7.9	4.1	3.7	7.8
Cash	1.0	0.9	1.1	1.4	0.5	1.0	1.5
Other assets	1.9	2.2	3.1	4.6	3.4	1.4	4.8

**Excludes most public authority bonds and includes rural telephone and parochial bonds.

Canadian Companies: Investments under Subsection 63(4), of the Canadian and British Insurance Companies Act

In 1948, the Canadian and British Insurance Companies Act was amended establishing a "Basket Clause". This permits Canadian companies to acquire investments not falling within regularly prescribed classes. The original limit on such investments was 3% of the total book value of a company's assets. Further amendments were made altering the limits in 1961, 1965 and 1977. The current limits, as a percentage of the total book value of a company's assets, are 7% for investments other than real estate and 7% for real estate. Of the investments in real estate, a limit of 2% may be non-income producing.

Total Investments made under Subsection 63(4)

As at 31 Dec.	Bonds	Shares	Other Assets	Real Estate	Total	% of Total Assets
	$'000	$'000	$'000	$'000	$'000	%
1950	9,771	6,987	--	5,991	22,749	0.51
1955	34,182	7,146	--	21,618	62,946	1.02
1960	27,610	12,823	--	43,214	83,647	0.99
1965	94,588	41,036	1,720	71,952	209,296	1.74
1970	111,027	87,630	4,177	211,893	414,727	2.69
1971	95,196	91,975	6,514	292,954	486,639	3.01
1972	107,290	105,304	4,625	366,498	583,717	3.41
1973	106,343	100,618	8,984	447,024	662,969	3.62
1974	119,973	80,453	13,544	489,836	703,806	3.60
1975	128,816	75,467	12,560	517,931	734,774	3.46
1976	140,079	93,701	12,466	535,177	781,423	3.38
1977	141,097	103,687	10,859	566,253	821,896	3.20

	(1) Bonds	(2) Shares	(3) Other Assets	(1+2+3) as % of Total Assets	(4) Real Estate	(4) as % of Total Assets
	$'000	$'000	$'000	%	$'000	%
1978	151,045	90,580	20,478	0.90	683,117	2.34
1979	202,141	111,910	38,362	1.07	798,270	2.41
1980	239,861	164,967	45,571	1.21	923,943	2.47
1981	225,442	266,828	68,013	1.31	1,098,303	2.56
1982	340,016	235,221	115,361	1.43	*1,257,500	2.60

*Non Income Producing Real Estate 98,136
Income Producing Real Estate 1,159,364

Investments of Canadian Companies

Class	1980		1981		1982	
	Amount	Per cent of total	Amount	Per cent of total	Amount	Per cent of total
	$'000	%	$'000	%	$'000	%
Bonds	**13,282,008**	**35.54**	**15,053,581**	**35.11**	**17,508,807**	**36.28**
Government	(4,576,667)	(12.24)	(5,307,570)	(12.38)	(6,920,749)	(14.33)
Canada	1,525,984	4.08	1,756,490	4.10	2,342,742	4.85
Canadian provinces	1,629,919	4.36	1,880,458	4.38	2,094,658	4.34
Other Commonwealth	859,315	2.30	930,448	2.17	963,750	2.00
United States of America	458,855	1.23	594,622	1.39	1,358,981	2.81
Other	102,594	0.27	145,552	0.34	160,618	0.33

Investments of Canadian Companies

Class	1980 Amount	1980 Per cent of total	1981 Amount	1981 Per cent of total	1982 Amount	1982 Per cent of total
	$'000	%	$'000	%	$'000	%
Municipal, public authority and school........	(591,466)	(1.58)	(680,920)	(1.59)	(864,735)	(1.79)
Canada..........	495,428	1.32	561,519	1.31	611,534	1.26
Other Commonwealth.........	17,477	0.05	23,951	0.05	23,359	0.05
United States of America........	75,229	0.20	92,658	0.22	225,053	0.47
Other...........	3,332	0.01	2,792	0.01	4,789	0.01
Corporations....	(8,123,875)	(21.72)	(9,065,101)	(21.14)	(9,724,323)	(20.14)
Canada..........	5,671,841	15.16	6,551,827	15.28	7,128,479	14.76
United States of America........	2,063,157	5.52	2,155,696	5.03	2,146,116	4.45
Other...........	388,877	1.04	357,578	0.83	449,728	0.93
Shares..........	**3,440,047**	**9.19**	**3,923,593**	**9.15**	**4,356,878**	**9.02**
Preferred...	(580,692)	(1.55)	(648,110)	(1.51)	(581,884)	(1.20)
Canada..........	434,975	1.16	524,456	1.22	455,810	0.94
United States of America........	127,255	0.34	105,183	0.25	99,011	0.21
Other...........	18,462	0.05	18,471	0.04	27,063	0.05
Common......	(2,859,355)	(7.64)	(3,275,483)	(7.64)	(3,774,994)	(7.82)
Canada..........	1,374,252	3.67	1,639,347	3.82	1,824,129	3.78
United States of America........	1,196,097	3.20	1,293,880	3.02	1,532,289	3.17
Other...........	289,006	0.77	342,256	0.80	418,576	0.87
Mortgage loans..	**14,143,698**	**37.82**	**15,501,252**	**36.15**	**16,678,118**	**34.54**
In Canada.......	(11,244,608)	(30.07)	(12,405,886)	(28.93)	(13,139,897)	(27.21)
Farm............	6,875	0.02	6,824	0.01	6,551	0.01
Other than farm.	11,237,733	30.05	12,399,062	28.92	13,133,346	27.20
In other countries......	2,899,090	7.75	3,095,366	7.22	3,538,221	7.33
Real estate.....	**2,081,142**	**5.56**	**2,476,709**	**5.77**	**2,950,020**	**6.11**
In Canada.......	1,451,742	3.88	1,706,169	3.98	2,082,381	4.31
In other countries......	629,400	1.68	770,540	1.79	867,639	1.80
Policy loans....	**2,714,874**	**7.26**	**3,394,800**	**7.92**	**3,750,932**	**7.77**
In Canada.......	1,438,610	3.85	1,824,434	4.26	1,959,895	4.06
In other countries......	1,276,264	3.41	1,570,366	3.66	1,791,037	3.71
Cash............	**301,754**	**0.81**	**578,449**	**1.35**	**720,698**	**1.49**
In Canada.......	120,809	0.32	251,543	0.59	240,175	0.50
In other countries......	180,945	0.49	326,906	0.76	480,523	0.99
Other assets....	**1,427,607**	**3.82**	**1,952,705**	**4.55**	**2,323,352**	**4.81**
In Canada.......	1,006,813	2.69	1,336,566	3.11	1,642,204	3.40
In other countries......	420,794	1.13	616,139	1.44	681,148	1.41
Total.......	*37,401,130	100.00	*42,881,099	100.00	*48,289,805	100.00

*Does not include assets in respect of personal accident and sickness insurance or assets in segregated funds established pursuant to subsection 81(6) of the Canadian and British Insurance Companies Act. The amounts shown above are exclusive of any adjustments in respect of bonds or mortgages and of the formula adjustment in respect of shares.

Canadian Companies: Investment in Shares of Real Estate Corporations

As at December 31, 1982, eighteen Canadian life insurance companies and one fraternal benefit society, had invested in the shares of real estate corporations pursuant to subsection 65(1) of the Canadian and British Insurance Companies Act and Life Companies Investment (Special Shares) Regulations. These companies were:

	Proportion of voting stock owned by insurance company and society
	%
Alliance Mutual Life Insurance Company	
Les Immeubles Alliance, Limitée	75
The Canada Life Assurance Company	
Adason Properties Limited	100
Canada Life Centre (Scarborough) Limited	100
Canada Life Park Centre Limited	100
The CLGB Property Company Limited (a wholly owned subsidiary of Canada Life Assurance Company of Great Britain Limited)	100
Sherway Centre Limited	100
Canadian Foresters Life Insurance Society	
Grandford Development Limited	100
The Citadel Life Assurance Company	
Canadian Premier Property Investments Ltd	100
Confederation Life Insurance Company	
Capilano Plaza (Edmonton) Ltd	50
Denman Place Investments Ltd	100
Crown Life Insurance Company	
Coronet Properties Limited	100
The Dominion Life Assurance Company	
Domlife Realty Limited	100
St. James Holding Corporation	50
The Equitable Life Insurance Company of Canada	
262695 Holdings Limited	100
The Excelsior Life Insurance Company	
Citrex Properties Incorporated	100
Cottonwood Corner Shopping Centre, Inc. (a 90% owned subsidiary of Landex Properties Limited)	45
Landex Development Corporation (a wholly owned subsidiary of Landex Properties Limited)	50
Landex Properties Limited	50
Marex Properties Limited	50
Marex U.S. Inc. (a wholly owned subsidiary of Marex Properties Limited)	50
Mount-Batten Properties, Limited	100
518214 Ontario Inc	...
Family Life Assurance Company	
Family Life Realty Development Ltd	100
Fidelity Life Assurance Company	
Flair Realty (Canada) Limited	100
Value Realty (Canada) Limited	100
Flair Realty (U.S.A.) Limited (79% owned by Flair Realty (Canada) Limited and 21% owned by Value Realty (Canada) Limited)	100
The Great-West Life Assurance Company	
Cambridge Leaseholds Limited	70
Denver Business Center Inc. (a wholly owned subsidiary of Torwest Properties Limited)	100
GWL Properties Ltd	50
G.W.R.S. Developments Limited	50
Place Bonaventure Inc	100
Place Bonaventure (South) Inc. (a wholly owned subsidiary of Place Bonaventure Inc.)	100
River East Developments Limited	50
Torwest Properties Limited	100
Torwest Properties Development Limited (70% owned by Torwest Properties Limited and 30% owned by The Great-West Life Assurance Company)	100
Torwest Properties USA Limited (a wholly owned subsidiary of Torwest Properties Limited)	100
Torwest DBC, Inc. (a wholly owned subsidiary of Torwest Properties Limited)	100

	%
The Imperial Life Assurance Company of Canada	
Castlemere Properties Limited	85
Grandchester Properties Ltd. (85% owned by Castlemere Properties Limited)	72
Imbrook Properties Limited	50
Impan Properties Limited	80
Impco Properties Limited	100
Impco Properties (G.B.) Limited	100
Imperial Life Property Management Company (G.B.) Limited (a wholly owned subsidiary of Impco Properties (G.B.) Limited)	100
The Invicta Investment Company Limited (a wholly owned subsidiary of Impco Properties (G.B.) Limited)	100
Property Investment and Finance Ltd. (85% owned subsidiary of Castlemere Properties Limited)	72
Property Investment and Finance (Developments) Ltd. (85% owned by Castlemere Properties Limited)	72
London Life Insurance Company	
Duffwell Realties Limited	100
Leaside Towers Apartments Limited	50
Toronto College Street Centre Limited	60
The Manufacturers Life Insurance Company	
Manuduke Ltd	67
ManuLife Holdings (Hong Kong) Limited	100
The Mutual Life Assurance Company of Canada	
Mississauga Executive Enterprises Limited	50
MLC Oil & Gas Limited	100
R.D.C. Property Services Limited	100
North American Life Assurance Company	
Edgecombe Properties Limited	100
Ennal Inc	100
Nalaco Realty, Inc	100
Williamsport Properties Limited	50
484551 Ontario Limited	100
495603 Ontario Limited	100
Pioneer Life Assurance Company	
Canadian Pioneer Life Realty Inc	100
Sun Life Assurance Company of Canada	
Interchange Business Park Inc	100
Panorama Apartments Ltd	100
Pitt Street Developments Limited	45
Riverside Terrace (Ottawa) Limited	100
S. & M. Developments Ltd	100
258256 Holdings Ltd	50
279906 Ontario Limited	50

As the following table illustrates, the greater part of the financing of real estate development through real estate subsidiaries is by way of bonds and mortgage loans:

Total paid capital and long term liabilities of real estate corporations

	Total	Portion of total owned by the eighteen life insurance companies and one fraternal benefit society
	$'000	$'000
Preferred shares	56,868	40,180
Common shares	41,613	34,506
*Bonds	276,092	237,163
Mortgage loans	476,885	62,756
Total, 1982	851,458	374,605
Total, 1981	775,221	220,069

*Includes notes payable and interim evidences of indebtedness.

Canadian Companies: Investment in Shares of Foreign Life Insurance Corporations and other Corporations

In addition to the real estate corporations listed above, several Canadian life insurance companies and one fraternal benefit society, had invested in the shares of foreign life insurance corporations and other corporations pursuant to subsection 65(1) of the Canadian and British Insurance Companies Act and Life Companies Investment (Special Shares) Regulations. These companies were:

	Proportion of voting stock owned by insurance company and society
	%
Foreign Life Insurance Corporations	
The Canada Life Assurance Company	
Canada Life Assurance Company of Great Britain Limited........	100
Canada Life Assurance Company of Ireland Limited (a wholly owned subsidiary of Canada Life Assurance Company of Great Britain Limited)....................................	100
Canada Life Insurance Company of New York....................	100
Confederation Life Insurance Company	
Confederation Life Insurance Company (U.K.) Limited...........	100
Crown Life Insurance Company	
Annapolis Life Insurance Company..............................	100
Coronet Life Insurance Company................................	100
Crown Life Assurance Company Limited..........................	70
Crown Life Insurance Company (Jamaica) Limited................	100
Crown Life Pensions Limited (a 70% owned subsidiary of Crown Life Assurance Company Limited)............................	49
Crown Life (Caribbean) Limited................................	49
The Great-West Life Assurance Company	
Great-West Life and Annuity Insurance Company.................	100
The Imperial Life Assurance Company of Canada	
Loyal American Life Insurance Company.........................	100
The Manufacturers Life Insurance Company	
Island Life Insurance Company Limited.........................	60
Maine Fidelity Life Insurance Company.........................	100
The Manufacturers Life Insurance Company of America...........	100
The Manufacturers Life Insurance Company (U.K.) Limited.......	100
ManuLife (Bermuda) Limited....................................	100
ManuLife (Singapore) Pte. Ltd.................................	60
The Maritime Life Assurance Company	
Maritime Life (Caribbean) Limited.............................	26
The Mutual Life Assurance Company of Canada	
Association Life Insurance Company, Inc.......................	100
The National Life Assurance Company of Canada	
Loyalty Life Insurance Company (investment in preferred shares only)..	...
Sun Life Assurance Company of Canada	
Sun Life Assurance Company of Canada (U.K.) Limited...........	100
Sun Life Assurance Company of Canada (U.S.)...................	100
Property and Casualty Insurance Corporations	
Les Coopérants, Société Mutuelle d'Assurance-vie	
Les Coopérants Compagnie d'Assurance Générale.................	100
Eaton Bay Life Assurance Company	
Eaton Bay Insurance Company...................................	100
The Great-West Life Assurance Company	
Gold Circle Insurance Company (a wholly owned subsidiary of Harriott & Associates of Canada (1974) Limited).............	100
The Independent Order of Foresters	
Foresters Indemnity Company...................................	100
The Northern Life Assurance Company of Canada	
The Personal Insurance Company of Canada......................	80

	%
Mutual Fund Corporations	
Confederation Life Insurance Company	
Confederation Funds Management Limited (a wholly owned subsidiary of Confederation Life Insurance Company (U.K.) Limited)	100
The Great-West Life Assurance Company	
Maxim Series Fund Inc	100
The Manufacturers Life Insurance Company	
Manulife Management Limited	100
The North West Life Assurance Company of Canada	
NW Canadian Fund	100
NW Equity Fund	100
NW Income Fund Limited	100
Sun Life Assurance Company of Canada	
Sun Growth Fund, Inc	33
Service Corporations	
The Canada Life Assurance Company	
Canada Life Unit Trust Managers Limited (a wholly owned subsidiary of Canada Life Assurance Company of Great Britain Limited)	100
Crown Life Insurance Company	
Crown Unit Trust Services (a 70% owned subsidiary of Crown Life Assurance Company Limited)	49
The Manufacturers Life Insurance Company	
ManEquity Management Co	100
ManEquity, Inc. (a wholly owned subsidiary of ManEquity Management Co.)	100
The North West Life Assurance Company of Canada	
NW Fund Management Ltd	100
Sun Life Assurance Company of Canada	
Suncan Equity Services Company	100
Ancillary Business Corporations	
The Canada Life Assurance Company	
Canada Life Data Services Limited	100
Canada Life Investment Management Limited	100
Canada Life Mortgage Services Ltd	100
CLASSCO Benefit Services Limited	100
Confederation Life Insurance Company	
Confed. Admin. Services, Inc. (Delaware)	100
Confed. Admin. Services, Inc. (Nevada) (a wholly owned subsidiary of Confed. Admin. Services, Inc. (Delaware))	100
Confed. Benefit Services Limited	100
Confed. Investment Management Limited	100
Confed. Investment Services Limited	100
Les Coopérants, Société Mutuelle d'Assurance-vie	
Cogena (1980) Inc	100
Crown Life Insurance Company	
Crown Computer Services Limited (a 40% owned subsidiary of Crown Life Assurance Company Limited)	28
Crown Life Management Services Limited (a wholly owned subsidiary of Crown Life Assurance Company Limited)	70
Crown Research Company of New York, Inc. (a wholly owned subsidiary of Coronet Life Insurance Company)	100
Datacrown, Inc	93
Direct Marketing Software Systems, Inc. (a 51% owned subsidiary of SDL/Datacrown Inc.)	51
SDL/Datacrown Inc. (a wholly owned subsidiary of Datacrown, Inc.)	93

	%
The Excelsior Life Insurance Company	
Excelsior Financial Programs Limited (a wholly owned subsidiary of Landex Properties Limited)	50
The Great Lakes Reinsurance Company	
The Great Lakes Re Management Corporation	100
The Great-West Life Assurance Company	
GWL Investment Management Services Ltd	100
Harriott & Associates of Canada (1974) Limited	100
Vesma Services Incorporated	100
The Imperial Life Assurance Company of Canada	
Impco Health Services Limited	100
Impco Investment Management Limited	100
London Life Insurance Company	
LONLIFE Data Services Limited	100
LONLIFE Financial Services Ltd	100
The Manufacturers Life Insurance Company	
A/PCS Limited	100
Manulife Computer Corporation Limited	100
Manulife Investment Management Corporation	100
Manulife Service Corporation	100
The Mutual Life Assurance Company of Canada	
Executive Financial Counselling Limited	100
Mu-Cana Data Services Ltd	100
Mu-Cana Investment Counselling Ltd	100
North American Life Assurance Company	
Edgecombe Investment Services Limited	100
Edgecombe Real Estate Services Limited (a wholly owned subsidiary of Edgecombe Investment Services Limited)	100
Elliott & Page Limited	100
Sun Life Assurance Company of Canada	
Clarendon Insurance Agency, Inc. (a wholly owned subsidiary of Massachusetts Financial Services Co.)	100
Massachusetts Financial Services Co. (a wholly owned subsidiary of Sun Life Assurance Company of Canada (US))	100
Sun Life of Canada Benefit Management Limited	100
Sun Life of Canada Investment Management Limited	100
Suncan Benefit Services Company	100

British and Foreign Companies

The following table analyses by class the investments deposited with the Receiver General or vested in trust with Canadian trust companies by British and foreign companies in respect of their life insurance business in Canada. As required by the Insurance Acts, the value of these investments is not less than the liabilities of these companies arising from such life insurance. Unless otherwise indicated in the table, the investments are Canadian.

	Market value of investments*		
	On deposit with Receiver General	Vested in trust with Canadian trust companies	Total
	$'000	$'000	$'000
British Companies:			
Bonds:			
Government:			
Canada	7,389	256,187	263,576
Canadian provinces	4,035	437,152	441,187
United Kingdom	5,792	....	5,792
Municipal	817	40,472	41,289
Public authority	....	1,151	1,151
School	....	7,689	7,689
Corporations:			
Canada	....	598,714	598,714
International Bank for Reconstruction and Development	....	1,425	1,425
			1,360,823
Shares:			
Preferred		57,618	57,618
Common		351,634	351,634
Warrants		34	34
Mortgages		1,105,330	1,105,330
Real estate		277,061	277,061
Ground rents		34,523	34,523
Guaranteed investment certificates		13,838	13,838
Cash	....	262	262
	18,033	3,183,090	3,201,123
Foreign Companies:			
Bonds:			
Government:			
Canada	68,281	436,190	504,471
Canadian provinces	66,812	589,782	656,594
Municipal			
Canada	29,074	101,059	130,133
Public authority	749	4,308	5,057
School	244	6,375	6,619
Corporation:			
Canada	....	1,358,593	1,358,593
International Bank for Reconstruction and Development	205	....	205
			2,661,672

Shares:			
Preferred		34,638	34,638
Common		105,478	105,478
Warrants		2	2
Mortgages		2,044,086	2,044,086
Real estate		121,063	121,063
Ground rents		25,572	25,572
Guaranteed investment certificates		6,215	6,215
	165,365	4,833,361	4,998,726
Total, 1982	183,398	8,016,451	8,199,849

*Does not include assets in respect of personal accident and sickness insurance or assets in segregated funds.

Policy Loans (All Companies)

During the ten years 1929-1938 there appeared in the Reports a summary of the trend of policy loans and the ratio of policy loans to policy reserves at intervals since the year 1910. The figures in the report of 1938 show that, for some years up to 1928, the ratio of loans to reserves in Canada for all companies was quite uniform at about 15%; that thereafter a marked increase in the volume of loans and in the ratio occurred to a maximum ratio of 20.9% in 1932, and that a gradually reducing ratio was shown from the latter year until 1938 when it reached 15.8%. The ratio declined to a level of 5.8% in 1949 then varied between 4.8% in 1965 and 6.8% in 1978. The ratio for 1982 was 7.9% determined as follows:

	Loans	Reserves	Ratio
	$'000	$'000	%
Canadian companies-In Canada	1,959,895	25,291,462	7.7
Out of Canada	1,791,037	11,196,846	16.0
Total	3,750,932	36,488,308	10.3
British and foreign companies- In Canada	567,058	6,855,769	8.3
Total in Canada, 1982	2,526,953	32,147,231	7.9
Total in Canada, 1981	2,339,430	28,743,212	8.1

The changes in policy loans in 1982 for the whole business of Canadian companies were as follows:

		$'000
Amount loaned		978,099
Amount repaid -		
	$'000	
prior to termination of the policy	288,383	
on death	38,102	
on maturity or disability	18,727	
on surrender	336,416	
Total repaid		681,628

Summary of Operations

(Business in and out of Canada)

The income of Canadian companies in 1982, as respects their life insurance business in and out of Canada, is shown in Table XI and the related expenditure in Table XII shows total income including unusual and extraordinary items of income pertaining to the life insurance business. Table V shows other changes in surplus arising from re-statement of actuarial reserves and other miscellaneous non-recurring items of adjustment to surplus. The details of the expenditures are shown in Table XII.

The income from normal operations ($15,474 million) together with income from unusual and extraordinary items ($54 million) amounted to $15,527 million made up of:

	$'000
-Insurance and annuity premiums	9,417,982
-Investment income	4,527,879
-Net investment gain on segregated fund assets	1,325,586
-Considerations for settlement annuities	88,506
-Contributions to staff and company for staff benefit funds	25,954
-Policy dividends and proceeds of contract deposited in segregated funds	19,743
-Net gain/loss (-) from currency exchange transactions and other miscellaneous items	68,013
Sub-total of income before unusual and extraordinary items of income	(15,473,663)
-Net gain/loss (-) due to changes in book rates of exchange	65,754
-Change in actuarial reserve due to change in valuation basis	-60,185
-Non amortizable gains/losses re invested assets	38,009
-Income taxes on unusual items	10,133
Sub-total of unusual items of income	(53,711)
-Extraordinary items of income	-3,750
Increase (decrease) in value of subsidiaries	3,759
-Net income from ancillary operations	-97
	15,527,286

The income was distributed as follows:

	$'000	%
-to pay claims	5,447,968	35
-to increase provision in actuarial reserves	4,351,758	28
-to provide for normal increase in segregated funds	1,122,039	7
-policy dividends and proceeds of contracts withdrawn from segregated funds	318,801	2
-to pay benefits under settlement annuities and interest on amounts on deposit	291,632	2
-to pay, and provide reserves for, dividends to policyholders and experience rating refunds	1,072,651	7
-to pay benefits from, and provide for, necessary increase in staff benefit funds	75,762	...
-to pay taxes, licences and fees (including 23,256 income taxes)	113,189	1
-to pay commissions and general expenses	1,944,803	13
-to make miscellaneous other payments	398,385	3
-to increase required appropriations of surplus and other special reserves, pay shareholders' dividends and provide increase in unappropriated earned surplus	390,298	2
	15,527,286	100

The amount of 390,298 described at the last item in the preceding table, together with re-statement of actuarial reserves and other prior period adjustments to surplus during 1982, 5,006, aggregated 395,304 and were applied as follows:

	$'000
-increase in required appropriations of surplus............	84,087
-increase in other special reserves........................	194,957
-dividends to shareholders.................................	55,076
-other miscellaneous items.................................	-633
-increase in unappropriated surplus in conventional funds..	57,296
-increase in unappropriated surplus in segregated funds....	4,521
	395,304

The ratio of unappropriated surplus to total liabilities plus appropriated surplus (all being exclusive of any segregated fund related items) for Canadian companies in aggregate was 7.5% as at the end of 1982. Total assets excluding segregated funds amounted to $48,283 million and total actuarial reserves amounted to $36,488 million. The net amount of insurance in force was $550,158 million.

The average net rate of investment income earned by Canadian companies on their life insurance funds was 10.7%, and the range was from a high of 15.5% to a low of 5.5%.

The following table shows comparative figures:

Year	Total assets	Total actuarial reserves	Ratio of surplus to total liabilities*	Rate of interest earned
	$'000	$'000	%	%
1955	6,278,437	4,980,295	5.8	4.2
1965	12,002,495	9,279,205	7.2	5.6
1969	14,733,368	11,234,921	7.8	6.1
1970	15,396,268	11,823,580	7.7	6.2
1971	16,187,399	12,542,561	7.6	6.3
1972	17,142,729	13,308,015	7.7	6.6
1973	18,417,907	14,328,014	7.3	6.8
1974	19,577,481	15,286,889	6.8	7.1
1975	21,228,323	16,580,482	6.3	7.4
1976	23,127,086	18,122,073	6.1	7.7
1977	25,655,575	20,119,881	6.0	8.1
1978	29,211,640	21,303,603	9.1	8.5
1979	33,125,858	24,231,868	9.2	9.0
1980	37,346,926	27,440,336	9.1	9.7
1981	42,952,199	31,917,686	8.5	10.3
1982	48,282,684	36,488,308	7.5	10.7

*For the purpose of consistency in the calculation of this ratio, in years after 1977 "liabilities" include items reported in the annual statement as appropriated surplus and "surplus" refers to items reported in the annual statement as unappropriated surplus.

A summary of life insurance business of Canadian companies including business transacted out of Canada since 1875 is given in Table LIII.

Business out of Canada

During the year 1982 the net amount of new life insurance effected out of Canada by Canadian companies was $38,471 million. At the end of the year the net amount of insurance in force was $155,336 million. Net insurance and annuity premiums amounted to $3,102 million and net claims incurred, dividends to policyholders and experience rating refunds amounted to $1,905 million. These figures are the net amount after deducting reinsurance ceded.

The following table shows comparative figures for the last three years.

	1980	1981	1982
	$'000	$'000	$'000
Net amounts of insurance			
effected during the year...............	21,917,711	29,070,612	38,471,400
in force at end of year...............	105,490,100	134,730,646	155,336,276
Net insurance and annuity premiums.........	2,024,837	2,512,756	3,102,461
Net claims incurred, dividends to policy-holders and experience rating refunds			
Death claims..........................	337,953	414,593	486,731
Disability claims......................	1,805	1,272	1,796
Matured endowments.....................	66,313	71,244	69,890
Annuity payments.......................	93,460	121,007	159,052
Surrender values.......................	446,863	689,175	772,210
Dividends and experience rating refunds	202,927	350,180	415,567
Total claims, dividends and experience rating refunds......	1,149,321	1,647,471	1,905,246

Companies Transacting Insurance out of Canada

The following list shows the Canadian companies that transact life insurance out of Canada. This list does not reflect foreign business accepted by way of reinsurance or arising out of change of residence. The letter "I" following the name of a company indicates that the company is inactive and writes little or no new insurance in the country concerned, although some business remains in force there.

North America

United States of America: - Canada, Confederation, Coopérants, Crown, Dominion, Great-West, Imperial, Manufacturers, National Life of Canada (I), North American, North West, Northern, Sun.

Possessions of United States of America (Panama Canal Zone, Puerto Rico, Virgin Islands): - Confederation, Crown, Manufacturers, Sun.

Bahamas, Bermuda: - Canada (I), Crown, Dominion, Equitable, Imperial, London, Manufacturers, Maritime, Mutual (I), National Life of Canada, North American, Sun.

Belize (British Honduras): - Imperial (I), Manufacturers (I), Sun (I).

Cuba: - Confederation (I), Crown (I), Imperial (I), Manufacturers (I), Sun (I).

Dominican Republic: - Confederation, Crown (I), Sun (I).

Guatemala: - Sun (I).

Haiti: - Crown (I), Manufacturers (I), Sun (I).

Honduras: - Sun (I).

Mexico: - Confederation (I).

Netherlands Antilles, (Aruba, Curacao, St. Maarten): - Confederation (I), Crown, Manufacturers (I), National Life of Canada, Sun (I).

Nicaragua: - Sun (I).

San Salvador: - Confederation (I).

St. Pierre and Miquelon: - Imperial (I).

West Indies (Antigua, Barbados, Cayman Islands, Dominica, Grenada, Jamaica, Leeward Islands, Montserrat, Nevis, St. Kitts, St. Lucia, St. Vincent, Trinidad and Tobago,

Windward Islands): - Canada (I), Confederation, Crown, Imperial (I), Manufacturers, National Life of Canada, North American (I), Sun (I).

South America

Colombia: - Sun (I).

Guyana: - Crown (I), Manufacturers (I), National Life of Canada (I), North American (I), Sun (I).

Surinam: - Crown (I), Manufacturers, National Life of Canada (I).

Europe

United Kingdom: - Canada, Confederation, Crown, Imperial, Manufacturers, Sun.

Ireland (Republic): - Canada, Sun.

Malta: - Sun (I).

West Germany: - Maritime.

Asia

Cyprus: - Manufacturers.

Hong Kong: - Confederation (I), Crown, Manufacturers, Sun.

India: - Crown (I), Manufacturers (I), Sun (I).

Israel: - Manufacturers, Sun (I).

Malaysia: - Confederation (I), Crown (I), Manufacturers (I), Sun (I).

Pakistan: - Sun (I).

Philippines: - Manufacturers, Sun.

Singapore: - Manufacturers (I), Sun (I).

Sri Lanka: - Crown (I), Manufacturers (I), Sun (I).

Thailand: - Sun (I).

Africa

Egypt: - Crown (I), Manufacturers (I).

Kenya: - Manufacturers (I).

Tanzania: - Manufacturers (I).

Uganda: - Manufacturers (I).

Zimbabwe: - Manufacturers (I), Sun (I).

CALCULATION OF RESERVES

Pursuant to the provisions of subsections 82.1(5) and 82.1(6) of the Canadian and British Insurance Companies Act and to the provisions of subsections 38.1(4) and 38.1(5) of the Foreign Insurance Companies Act, the Department has examined the calculations of the reserves for the policies of the following companies as at the end of the years given and I am satisfied that these companies maintained the reserves they purport to have maintained, and that such reserves complied with the provisions of the Acts in that behalf, subject in some cases to minor exceptions that have been rectified:

Canadian Companies:

The Canada Life Assurance Company, 1979

The Commercial Life Assurance Company of Canada, 1981

Constellation Assurance Company, 1981

CUMIS Life Insurance Company, 1981

The Excelsior Life Insurance Company, 1980

Fidelity Life Assurance Company, 1979

The Great-West Life Assurance Company, 1980

Reliable Life Insurance Company, 1980

The Safeguard Life Assurance Company, 1980

The Sovereign Life Assurance Company of Canada, 1981

The Wawanesa Mutual Life Insurance Company, 1981

The Western Life Assurance Company, 1981

British Companies:

The Prudential Assurance Company Limited (of England), 1980

The Standard Life Assurance Company, 1980

Foreign Companies:

Abeille-Paix Réassurances, 1980

American Life Insurance Company, 1980

Cuna Mutual Insurance Society, 1981

The Equitable Life Assurance Society of the United States, 1980

Globe Life Insurance Company, 1980

Life Insurance Company of North America, 1980

Life Investors Insurance Company of America, 1980

New York Life Insurance Company, 1980

Union Mutual Life Insurance Company, 1981

SEGREGATED FUNDS

Segregated funds, maintained in accordance with subsection 81(6) of the Canadian and British Insurance Companies Act or subsection 37(5) of the Foreign Insurance Companies Act, have been established by 47 companies (40 Canadian, 4 British and 3 Foreign) and 1 fraternal benefit society (Canadian). Details of such funds for 1982 are given in Table XVI.

The following table shows the growth of these funds since they were first established. For Canadian companies the figures relate to business both in and out of Canada.

Year	*Transfers and payments into funds	Investment income	Appreciation in value of assets	**Total assets, December 31
	$'000	$'000	$'000	$'000
Canadian companies				
1961-64..............	56,499	3,193	2,680	91,886
1965..................	32,595	3,957	-482	94,284
1966-69..............	310,006	47,551	38,941	1,037,465
1970..................	161,120	27,340	-8,466	566,915
1971-74..............	1,294,745	265,839	-272,081	5,350,025
1975..................	411,896	140,530	126,216	2,167,842
1976..................	496,093	180,318	120,457	2,781,100
1977..................	532,580	225,058	58,563	3,349,830
1978..................	609,212	286,333	186,072	4,061,586
1979..................	629,347	380,642	214,534	4,876,868
1980..................	760,096	491,658	315,916	5,994,691
1981..................	942,285	645,976	-504,821	6,236,796
1982..................	938,797	681,911	662,012	7,372,538
British companies				
1963-64..............	623	30	79	1,243
1965..................	2,318	54	-19	3,052
1966-69..............	18,266	1,446	2,083	48,324
1970..................	15,256	1,146	-3,622	34,810
1971-74..............	223,194	24,242	-31,022	614,562
1975..................	85,618	19,394	18,172	319,961
1976..................	91,059	24,584	2,456	410,391
1977..................	111,563	32,039	9,323	524,509
1978..................	122,588	40,799	49,894	692,605
1979..................	115,044	63,101	90,825	856,146
1980..................	186,753	72,162	169,661	1,185,648
1981..................	181,488	92,744	-122,212	1,059,694
1982..................	169,687	109,760	69,951	1,245,302
Foreign companies				
1968-69..............	5,446	185	7	7,929
1970..................	1,948	243	-362	7,423
1971-74..............	17,573	3,645	-16,319	186,001
1975..................	4,907	1,827	6,547	61,343
1976..................	4,926	2,112	4,953	66,906
1977..................	4,695	2,688	-2,739	76,553
1978..................	8,608	3,611	8,213	103,436
1979..................	4,109	4,821	16,085	121,170
1980..................	6,055	5,175	17,328	144,385
1981..................	6,455	6,386	-13,490	143,561
1982..................	16,053	6,305	9,623	202,386
Canadian Societies				
1968-69..............	331	31	-4	592
1970..................	104	65	1	1,110
1971-74..............	241	232	-148	3,202

1975..................	33	11	11	237
1976..................	38	12	23	255
1977..................	30	15	1	273
1978..................	26	19	31	323
1979..................	23	21	140	477
1980..................	33	27	135	657
1981..................	33	59	-136	589
1982..................	15	69	38	574

*Includes premium allocations, reserve allocations, dividends left on deposit and proceeds of contracts.

**Includes assets relating to business out of Canada: 1965, $3,402; 1966-1969, $96,642; 1970, $68,884; 1971-1974, $459,647; 1975, $148,705; 1976, $183,574; 1977, $209,718; 1978, $266,310; 1979, $322,415; 1980, $415,859; 1981, $479,455; 1982, $604,996.

The table below analyses the segregated funds as at December 31, 1982 by class of investment.

Investments in Segregated Funds

(Market Values)

	Canadian Companies		British companies		Foreign companies	
	Amount	Per cent of total	Amount	Per cent of total	Amount	Per cent of total
	$'000	%	$'000	%	$'000	%
Bonds						
Government..............	1,630,325	22.1	210,265	16.9	11,002	5.4
Municipal..............) Public authority.......) School.................)	85,887	1.2	2,786	0.2	....	...
Corporations............	1,204,839	16.3	62,704	5.0	10,374	5.1
Shares						
Preferred...............	91,996	1.2	15,000	1.2	7,629	3.8
Common..................	2,274,247	30.9	539,949	43.4	164,429	81.3
Real estate and ground rents...................	259,637	3.5	2,036	0.2	6,500	3.2
Mortgage loans..............	1,327,085	18.0	77,862	6.3	....	....
Cash........................	324,441	4.4	4,333	0.3	127	0.1
Other assets................	174,081	2.4	330,367	26.5	2,325	1.1
Total...................	7,372,538	100.0	*1,245,302	100.0	*202,386	100.0

	Canadian society	
	Amount	Per cent of total
	$'000	%
Shares		
Preferred....................................	....	.....
Common......................................	339	59.1
Cash..	235	40.9
	574	100.0

*Of which the following is vested in trust with Canadian trust companies: British companies, $1,241 million; foreign companies, $200 million.

ACCIDENT AND SICKNESS INSURANCE

Accident and Sickness Insurance Transacted In Canada by Life Insurance Companies

During the year 1982, net premiums written in Canada by life insurance companies amounted to $2,033 million, the net premiums earned amounted to $2,021 million and the net claims incurred amounted to $1,919 million. The following table shows figures for the last three years.

	1980	1981	1982
	$'000	$'000	$'000
Net premiums written	1,577,874	1,847,965	2,033,267
Net premiums earned	1,576,602	1,869,451	2,020,545
Net claims incurred	1,420,974	1,617,339	1,919,051

The following table shows an analysis of direct claims paid in 1982 by nature of benefit.

	Group	Individual cancellable	Individual non-cancellable
	$'000	$'000	$'000
Income replacement	634,481	11,264	37,109
Creditor disability	66,865	40	138
Accidental death and disability	35,464	7,465	26,111
Medical care	675,692	5,241	934
Other	185,437	3,603	4,701
Total, 1982	1,597,939	27,613	68,993
Total, 1981	1,326,058	23,231	50,460

Accident and Sickness Business Transacted By Canadian Life Companies In and Out of Canada

Summary of Operations

The income of Canadian life companies in 1982 as respects their accident and sickness business in and out of Canada is shown in Table XI and the related expenditures in Table XII.

The income from normal accident and sickness operations ($2,683 million) together with income from unusual and extraordinary items ($13 million) amounted to $2,696 million made up of:

	$'000
- Insurance premiums	2,404,465
- Investment income	269,385
- Net gain/loss (-) on currency exchange and other miscellaneous items	9,488
Sub-total of income before unusual and extraordinary items of income	(2,683,338)
- Net gain/loss (-) due to book rates of exchange	15,052
- Change in actuarial reserve due to change in valuation basis	-4,396
- Income taxes on unusual items	675
Sub-total of unusual items of income	(11,331)
- Extraordinary items of income	1,142
- Increase (decrease) in value of subsidiaries	-1,714
- Net income from ancillary operations	1,936
	2,696,033

The income was distributed as follows:

	$'000
- to pay claims..............................	2,030,834
- to increase provision in actuarial reserves..................................	262,986
- to pay interest on amounts on deposit.......	15,947
- to pay, and provide reserves for, dividends to policyholders and experience rating refunds..................................	56,387
- to pay taxes, licences and fees (including -12,051) income taxes....................	-40,667
- to pay commissions and general expenses.....	312,330
- to make miscellaneous other payments........	23,592
- to increase required appropriations of surplus and other additional reserves, pay shareholders' dividends and provide increase in unappropriated surplus........	-46,710
	2,696,033

The amount of -$47 million described at the last item in the preceding table was applied as follows:

	$'000
- increase in required appropriation of surplus..................................	-92,585
- increase in other additional reserves.......	14,217
- other miscellaneous items..................	-1,135
- increase in unappropriated earned surplus..................................	32,793
	-46,710

A table showing a summary of accident and sickness business of life insurance companies since 1963 appears in Table LIV.

The table below shows data on the accident and sickness business transacted out of Canada by Canadian life insurance companies for the last three years.

	1980	1981	1982
	$'000	$'000	$'000
Net premiums written............................	691,144	770,816	812,752
Net premiums earned.............................	691,898	770,332	810,731
Net claims incurred.............................	625,187	687,574	752,036
Dividends to policyholders and experience rating refunds...	10,830	7,178	-795

FRATERNAL BENEFIT SOCIETIES

The following table summarizes the transactions of fraternal benefit societies relating to life insurance in Canada during the year:

	Canadian societies	Foreign societies	Totals
	$'000	$'000	$'000
Net amount of insurance effected during 1982	318,419	219,411	537,830
Increase/decrease over net amount effected in 1981	65,783	46,537	112,320
Net amount of insurance in force at end of 1982	2,503,732	884,557	3,388,289
Increase/decrease over net amount in force at end of 1981	87,314	146,030	233,344
Gross amount terminated by death during 1982	6,101	2,197	8,298
Gross amount terminated by other causes during 1982	144,978	96,418	241,396
Net premiums for 1982	51,281	18,943	70,224
Net claims incurred in 1982	26,442	5,351	31,793

The following table summarizes the transactions relating to sickness and accident insurance in Canada during the year:

		Canadian societies	Foreign societies	Totals
Gross number of certificates effected during 1982		1,996	645	2,641
Increase/decrease over number effected in 1981		83	-241	-158
Gross number of certificates in force at end of 1982		26,553	16,809	43,362
Increase/decrease over number in force at end of 1981		-184	-1,021	-1,205
Net premiums for 1982	$'000	1,704	349	2,053
Net claims incurred in 1982	$'000	897	200	1,097

The details for individual societies are given in Tables LVI to LXX.

Societies Transacting Insurance out of Canada

The following Canadian Society conducts insurance activities out of Canada. The letter "I" following the name of a country indicates that the society is inactive and writes little or nc new insurance in the country concerned, although some business remains in force there.

Independent Order of Foresters: - United States of America; United Kingdom; Eire (I).

Life Insurance

GENERAL REMARKS

During 1982, the volume of life insurance in force in Canada issued by federally registered life insurance companies and fraternal benefit societies continued a trend of growth. The net amount of life insurance in force in Canada at the end of 1982 stood at $516 billion, recording an increase of 10% over the corresponding figure for 1981. Of this total volume in force, $302 billion, or 59%, represented insurance issued under group contracts. The net amount of individual insurance in force in Canada at the end of 1982 was $214 billion.

Virtually all of the group insurance in force takes the form of term protection. However, the proportion of individual insurance in force that takes the form of term protection is also significant. Ignoring reinsurance, it is estimated that 58% of the amount of individual insurance in force in Canada is of the term variety. With the increasing popularity of term insurance, the percentage of newly effected individual insurance in Canada that takes the form of term protection is even higher. Ignoring the effect of reinsurance and excluding business issued by fraternal benefit societies, it is estimated that 71% or $45.4 billion of the $64.3 billion of the total newly effected individual insurance in Canada took the form of term insurance or temporary additions.

Total net premiums for life insurance in Canada (excluding premiums or considerations for annuities), were $3.5 billion for 1982 (a figure unchanged from the previous year); of this, $2.4 billion, or 68%, was paid under individual contracts, the balance being accounted for by group contracts. Canadian incorporated companies accounted for 74% of the net premiums for life insurance in Canada as compared to 72% for the two preceding years.

Newly effected life insurance issued in Canada, net of all reinsurance, was $51.5 billion in 1982; this represents an increase of 18% over the 1981 figure as compared to an increase of 29% for the previous year. The net amount of new group insurance coverage issued during the same period was $34.0 billion or 24% over 1981 as compared to 15% growth in the previous year.

The total net premium income in Canada for life insurance including annuities amounted to $7.9 billion, an amount slightly lower than that in 1981. Of this, $4.3 billion, or 54% of the total, represented considerations for annuity contracts. In 1980 and prior years, annuity premiums represented less than 50% of total life company premium income. Of the 1982 total of $4.3 billion, $2.2 billion or 51% represented premiums received under individual annuity contracts with the remaining $2.1 billion, or 49%, arising from group annuity contracts issued to employers wishing to provide pension benefits to their employees.

As respects dividends to participating insurance and annuity policyholders in Canada, a total of $734 million was paid or credited to their accounts in 1982. This figure represented an increase of 9% over that for 1981.

Accident and Sickness Insurance transacted by life insurance companies

Net written premiums in Canada for accident and sickness insurance transacted by life insurance companies in 1982 grew to $2.04 billion, an increase of 10% over 1981. The assets supporting the accident and sickness business in Canada increased by 16% during the year and stood at $3.05 billion at the end of 1982.

The net claims ratio on accident and sickness business in Canada, which measures the relationship of the net claims incurred to net premiums earned, increased to 95% in 1982 from 86% in 1981.

Respectfully submitted,

R.M. Hammond,
Superintendent of Insurance.

TEXTE DU RAPPORT DU SURINTENDANT

Département des Assurances
Ottawa
30 septembre 1983

L'honorable Roy MacLaren,
Ministre d'Etat (Finances),
Ottawa.

Monsieur le Ministre,

Mon rapport est divisé en cinq parties. La première traite de l'enregistrement des compagnies d'assurance-vie et des sociétés de secours mutuels: la deuxième traite de l'assurance-vie, la troisième de l'assurance accident et maladie souscrite par les assureurs-vie et la quatrième des sociétés de secours mutuels. La cinquième partie porte sur des sujets généraux ayant des incidences sur les compagnies d'assurance-vie et sur les sociétés de secours mutuels.

ENREGISTREMENT DES COMPAGNIES D'ASSURANCE ET DES SOCIETES DE SECOURS MUTUELS, 1982

A la fin de 1982, 151 compagnies d'assurance-vie, quatre compagnies enregistrées pour exercer des opérations d'assurance accident et maladie, et 41 sociétés de secours mutuels étaient enregistrées auprès du département des Assurances. Le tableau ci-après indique la répartition des compagnies et des sociétés selon la nationalité et selon les principales catégories d'assurance; les chiffres correspondants de 1981 sont entre parenthèses.

	Canadiennes	Britanniques	Etrangères	Total
Compagnies d'assurance				
Vie seulement..........................	6 (8)	5 (6)	7 (8)	18 (22)
Vie, accident et maladie..............	47 (46)	1 (1)	64 (63)	112 (110)
Vie, biens et risques divers..........	4 (4)	6 (6)	11 (11)	21 (21)
Accident et maladie seulement.........	1 (1)	-- (--)	3 (3)	4 (4)
Totaux..........................	58 (59)	12 (13)	85 (85)	155 (157)
Sociétés de secours mutuels				
Vie seulement..........................	3 (3)		10 (10)	13 (13)
Vie, accident et maladie..............	13 (13)		14 (14)	27 (27)
Accident et maladie seulement.........	-- (--)		1 (1)	1 (1)
Totaux..........................	16 (16)		25 (25)	41 (41)

Au cours de l'année, deux compagnies (étrangères) étaient enregistrées, trois compagnies (une britannique et deux étrangères) ont cessé de l'être, et il y a eu une fusion de deux compagnies canadiennes.

Voici les renseignements concernant les nouveaux enregistrements, la fusion et les retraits.

Nouveaux enregistrements:

Compagnies étrangères:

La Compagnie d'Assurance-Vie MIC, et en anglais, MIC Life Insurance Corporation, a été enregistrée le 23 décembre 1982 pour exercer des opérations d'assurance-vie et d'assurance accident et maladie. Le siège social est à Wilmington, Delaware et son agence principale au Canada est à Don Mills.

Unionmutual Stock Life Insurance Company of America a été enregistrée le 19 janvier 1982 pour exercer des opérations d'assurance-vie et d'assurance accident et maladie, limitées à l'assurance sur la vie des résidents canadiens participant aux polices d'assurance collectives émisent aux Etats-Unis d'Amérique. Le siège social est à Portland, Maine et son agence principal au Canada est à Toronto.

Fusion:

Compagnies canadiennes:

Le 1er janvier 1982, Co-operators, Compagnie d'Assurance-Vie, et en anglais, Co-operators Life Insurance Company, fusionnait ses biens et opérations avec les biens et opérations de la Co-operative Life Insurance Company: la compagnie issue de cette fusion se nomme Co-operators, Compagnie d'Assurance-Vie, et en anglais, Co-operators Life Insurance Company.

Compagnies cessant d'être enregistrées:

Compagnies britanniques:

Royal Insurance Company Limited a transféré son passif canadien à Royal Life Insurance, et le certificat d'enregistrement de la compagnie a cessé d'être en vigueur le 31 mars 1982.

Compagnies étrangères:

Federal Home Life Insurance Company a transferé son passif canadien à La Reliable, Compagnie d'Assurance-Vie, et en anglais, Reliable Life Insurance Company, et le certificat d'enregistrement de la compagnie a cessé d'être en vigueur le 31 mars 1982.

Presbyterian Minister's Fund a transferé son passif canadien à Toronto Mutual Life Insurance Company et le certificat d'enregistrement de la compagnie a cessé d'être en vigueur le 31 mars 1982.

Modifications aux certificats:

Le certificat d'enregistrement de la Toronto Mutual Life Insurance Company a été modifié pour y inclure la catégorie d'assurance accident et maladie.

Changement de noms:

Compagnies canadiennes:

Crown, Compagnie d'Assurance-Vie, et en anglais
Crown Life Insurance Company
autrefois: La Compagnie d'Assurance-Vie Crown Life

Compagnies britanniques:

Commercial Union Assurance Company plc
autrefois: Commercial Union Assurance Company Limited

The Mercantile and General Reinsurance Company plc
autrefois: The Mercantile and General Reinsurance Company Limited

Compagnies étrangères:

Compagnies d'Assurance-Vie United de Omaha, et en anglais
United of Omaha Life Insurance Company
autrefois: United Benefit Life Insurance Company

LETTRES PATENTES EMISES EN VERTU DE LA LOI SUR LES COMPAGNIES D'ASSURANCE CANADIENNES ET BRITANNIQUES

Les modifications apportées à la Loi sur les compagnies d'assurance canadiennes et britanniques mises en vigueur le 12 mars 1970 ont permis l'utilisation de lettres patentes à la place de la procédure de la Loi spéciale lorsqu'il s'agit de constituer en société de nouvelles compagnies d'assurance canadiennes et de modifier les chartes des compagnies d'assurance et des sociétés de secours mutuels canadiennes existantes. Durant l'année, trois jeux de plus de lettres patentes ont été émis. Une nouvelle compagnie d'assurance a été constituée en société: des révisions ont été apportées aux chartes de deux compagnies d'assurance.

*Assurance-vie au Canada

Au cours de l'exercice 1982 le montant net des nouvelles polices d'assurances-vie souscrites au Canada par les compagnies à charte fédérale s'élevait à 85,468 millions $. Le montant net des polices cessées par décès était de 1,231 millions $ et par échéance, de 98 millions $. A la fin de l'exercice, l'assurance en vigueur atteignait un total net de 512,502 millions $. Le montant net des primes d'assurance et des attributions à des rentes de règlement s'élevait à 7,817 millions $; le montant net des réclamations réalisées et des participations à 5,730 millions $.

Le tableau suivant compare les chiffres des trois dernières années:

	1980	1981	1982
	'000$	'000$	'000$
Montants nets d'assurance			
Souscrite pendant l'exercice........	57,332,416	70,817,942	85,468,488
Cessée par décès....................	988,796	1,102,331	1,231,380
Cessée par échéance.................	77,676	80,087	98,211
En vigueur à la fin de l'exercice...	403,047,484	465,567,571	512,501,624
Montants nets des primes et attributions à des rentes de règlement...........	6,075,587	7,890,473	7,816,928
Montants nets des réclamations réalisées et des participations et ristournes			
Décès...............................	1,057,700	1,172,665	1,262,757
Incapacité..........................	54,028	61,378	68,717
Echéances...........................	84,012	78,222	74,731
Rentes..............................	638,982	816,505	1,180,949
Rachats.............................	1,383,049	2,423,564	2,337,308
†Participations et ristournes........	588,632	756,635	805,057
Total des réclamations, participations et ristournes...	3,806,403	5,308,969	5,729,519

†Débutant en 1981, les participations comprennent les ristournes.

Les tableaux ci-après indiquent la répartition de l'assurance-vie selon la nationalité de la compagnie et la catégorie d'assurance:

	‡Individuelle	Collective	Toutes les catégories
	'000$	'000$	'000$
Montants nets souscrits en 1982			
Compagnies canadiennes..............	35,775,931	27,217,065	62,992,996
Compagnies britanniques.............	5,566,400	1,188,180	6,754,580
Compagnies étrangères...............	10,157,623	5,563,289	15,720,912
Total...........................	51,499,954	33,968,534	85,468,488
Montants nets en vigueur à la fin de 1982			
Compagnies canadiennes..............	147,394,766	247,426,710	394,821,476
Compagnies britanniques.............	19,213,221	8,135,161	27,348,382
Compagnies étrangères...............	43,787,278	46,544,488	90,331,766
Total...........................	210,395,265	302,106,359	512,501,624

*Les statistiques à l'égard des fonds distincts maintenus conformément au paragraphe 81(6) de la Loi sur les compagnies d'assurance canadiennes et britanniques ou au paragraphe 37(5) de la Loi sur les compagnies d'assurance étrangères figurent dans la présente section à la page 51A.

‡y compris populaire (industrielle).

	'000$	'000$	'000$
Montants nets des primes et des attributions à des rentes de règlement pour 1982			
Compagnies canadiennes..............	3,689,351	2,626,170	6,315,521
Compagnies britanniques.............	326,716	379,076	705,792
Compagnies étrangères...............	568,817	226,798	795,615
Total..........................	4,584,884	3,232,044	7,816,928

Les tableaux suivants indiquent le nombre de polices souscrites en 1982 et le nombre de polices en vigueur à la fin de l'exercice:

	Assurance *individuelle Nombre de polices	
	Souscrites	En vigueur
Compagnies canadiennes....................................	1,074,711	7,695,685
Compagnies britanniques...................................	91,220	637,974
Compagnies étrangères.....................................	318,400	4,132,006
Total...	1,484,331	12,465,665

Assurance collective

	Nombres de polices		Nombre de certificats (base partagée)
	Souscrites	En vigueur	En vigueur
Compagnies canadiennes..........................	10,857	59,824	23,501,876
Compagnies britanniques.........................	596	2,306	489,304
Compagnies étrangères...........................	1,750	9,268	3,447,172
Total..................................	13,203	71,398	27,438,352

Le tableau ci-après indique la répartition des opérations d'assurance-vie selon la nationalité de la compagnie pour les trois derniers exercices:

	1980	1981	1982
	'000$	'000$	'000$
Montants nets souscrits			
Compagnies canadiennes..............	41,590,907	51,149,742	62,992,996
Compagnies britanniques.............	4,339,824	5,482,538	6,754,580
Compagnies étrangères...............	11,401,685	14,185,662	15,720,912
Total.........................	57,332,416	70,817,942	85,468,488
Montants nets en vigueur			
Compagnies canadiennes..............	309,453,820	358,086,940	394,821,476
Compagnies britanniques.............	20,465,587	24,181,704	27,348,382
Compagnies étrangères...............	73,128,077	83,298,927	90,331,766
Total.........................	403,047,484	465,567,571	512,501,624
Montants nets des primes et attributions à des rentes de règlement			
Compagnies canadiennes..............	4,805,603	6,472,560	6,315,521
Compagnies britanniques.............	556,229	600,796	705,792
Compagnies étrangères...............	713,755	817,117	795,615
Total.........................	6,075,587	7,890,473	7,816,928

*Y compris populaire (industrielle).

En 1982, les compagnies canadiennes ont rendu compte de 74% des nouvelles affaires souscrites, les compagnies britanniques 8% et les compagnies étrangères 18%. Le résumé ci-après indique les pourcentages correspondants des exercices antérieurs:

	1955	1965	1975	1981	1982
	%	%	%	%	%
Répartition des nouvelles affaires					
Compagnies canadiennes	68	65	70	72	74
Compagnies britanniques	4	6	6	8	8
Compagnies étrangères	28	29	24	20	18
	100	100	100	100	100

Le tableau ci-après indique la répartition d'assurance, par catégorie, pour les trois derniers exercices:

	1980	1981	1982
	'000$	'000$	'000$
Montants nets souscrits			
*Individuelle	33,392,487	43,276,897	51,499,954
Collective	23,939,929	27,541,045	33,968,534
Total	57,332,416	70,817,942	85,468,488
Montants nets en vigueur			
*Individuelle	161,933,768	185,569,245	210,395,265
Collective	241,113,716	279,998,326	302,106,359
Total	403,047,484	465,567,571	512,501,624
Montants nets des primes et attributions à des rentes de règlement			
*Individuelle	3,754,570	5,067,269	4,584,884
Collective	2,321,017	2,823,204	3,232,044
Total	6,075,587	7,890,473	7,816,928

Des nouvelles affaires souscrites en 1982, l'assurance individuelle représentait 60% et l'assurance collective 40%. Le tableau ci-après indique les pourcentages correspondants des exercices antérieurs:

	1955	1965	1975	1981	1982
	%	%	%	%	%
Répartition des nouvelles affaires					
*Individuelle	81	66	52	61	60
Collective	19	34	48	39	40
	100	100	100	100	100

*Y compris populaire (industrielle).

Les tableaux XLIX à LIII indiquent les progrès que l'assurance-vie a réalisés au Canada à partir de 1875.

Le tableau suivant indique les montants bruts d'assurance individuelle et d'assurance populaire (industrielle) prenant fin au cours de 1982:

	Décès	Echéance	Incapacité	Terme	Rachat et déchéance
	'000$	'000$	'000$	'000$	'000$
Compagnies canadiennes...	336,858	47,723	744	1,121,018	23,286,688
Compagnies britanniques..	40,464	4,228	....	47,256	3,502,222
Compagnies étrangères....	120,883	22,086	20	544,467	5,816,759
Total................	498,205	74,037	764	1,712,741	32,605,669

Le tableau suivant indique le rapport entre les montants bruts d'assurance individuelle et d'assurance populaire (industrielle) cessées, les montants bruts d'assurance en vigueur à la fin de l'exercice ainsi que les rapports correspondants des exercices antérieurs:

	1955	1965	1975	1981	1982
	%	%	%	%	%
Cessées par décès, échéance, incapacité et terme					
Compagnies canadiennes.........................	0.81	0.90	0.74	0.82	0.87
Compagnies britanniques........................	0.53	0.59	0.50	0.41	0.42
Compagnies étrangères..........................	1.91	1.59	2.08	1.40	1.44
Toutes les compagnies....................	1.09	1.05	1.03	0.90	0.94
Cessées par rachat et déchéance					
Compagnies canadiennes.........................	4.59	6.14	6.12	11.35	13.44
Compagnies britanniques........................	5.36	7.42	8.68	12.85	16.01
Compagnies étrangères..........................	4.59	6.67	6.29	9.58	12.21
Toutes les compagnies....................	4.61	6.35	6.37	11.13	13.43

Le tableau ci-après indique les taux de cessation par décès. Comme par les années passées, les taux ont été calculés en divisant le nombre de polices cessées par décès par le nombre moyen de polices en vigueur plus la moitié du nombre de polices cessées par décès. On peut considérer que ces taux représentent le taux de mortalité des assurés au Canada. Le tableau fait état des sociétés de secours mutuels mais non de l'assurance collective.

	Taux de cessation par décès par 1000					Nombre de polices susceptibles de cessation en 1982	Nombre de polices cessées par décès en 1982
	1955	1965	1975	1981	1982		
Compagnies d'assurance.........	5.2	5.8	6.0	6.8	6.7	12,550,877	84,305
Sociétés de secours mutuels...	10.7	8.5	9.0	8.7	8.7	426,361	3,698
Toutes les catégories sauf l'assurance collective...	6.3	7.6	7.5	6.9	6.8	12,977,238	88,003

Le tableau ci-après indique la moyenne des montants nets d'assurance dans le cas de polices individuelles:

	1955	1965	1975	1981	1982
Montant moyen des nouvelles polices	$	$	$	$	$
Polices individuelles:					
Compagnies canadiennes...............	5,491	9,119	18,746	28,209	33,288
Compagnies britanniques..............	5,907	12,556	25,028	56,795	61,022
Compagnies étrangères................	2,769	7,852	12,446	28,529	31,902
Toutes les compagnies................	4,350	8,883	16,772	29,897	34,696
Montant moyen des polices en vigueur					
Polices individuelles:					
Compagnies canadiennes...............	3,282	5,302	9,697	16,643	19,153
Compagnies britanniques..............	4,317	8,729	15,370	26,728	30,116
Compagnies étrangères................	2,073	3,671	6,685	9,506	10,597
Toutes les compagnies................	2,913	4,880	9,005	14,784	16,878

Le tableau ci-après indique la moyenne des montants nets en vigueur tant pour les polices d'assurance collective que pour les certificats émis en vertu de ces polices:

	1955	1965	1975	1981	1982
	'000$	'000$	'000$	'000$	'000$
Montant moyen des polices collectives					
Compagnies canadiennes...................	438	789	2,603	3,892	4,136
Compagnies britanniques..................	302	563	2,002	3,273	3,528
Compagnies étrangères....................	313	390	2,049	4,428	5,022
Toutes les compagnies..............	383	612	2,450	3,948	4,231
*Montant moyen des certificats d'assurance collective	$	$	$	$	$
Compagnies canadiennes...................	1,219	1,374	5,375	9,068	10,528
Compagnies britanniques..................	3,135	1,352	8,988	18,174	16,626
Compagnies étrangères....................	1,191	1,419	5,560	12,465	13,502
Toutes les compagnies..............	1,213	1,386	5,333	9,595	11,010

*Le nombre de certificats relevant de groupes «partagés» a été compté au prorata débutant en 1970.

Les chiffres des paragraphes ci-haut se fondent sur les déclarations des compagnies enregistrées auprès du gouvernement fédéral. Le Département a maintenu l'usage de recueillir des renseignements des compagnies et sociétés dont le fonctionnement relève de l'administration provinciale seulement. Les compagnies et sociétés ont eu l'obligeance de fournir les chiffres en réponse à une lettre circulaire émise par le Département; des réponses n'ont pas été reçues de toutes les compagnies et sociétés mais les omissions ne sont pas jugées importantes. Les chiffres ont été incorporés dans le tableau suivant qui fait état du total de l'assurance-vie au Canada pour l'exercice 1982 sur une base directe.

Catégorie compagnies ou sociétés	Primes d'assurance	*Réclamations d'assurance	Montants d'assurance Nouvelle souscrite	Montants d'assurance En vigueur
	'000$	'000$	'000$	'000$
A charte fédérale				
Compagnies	3,516,337	3,057,616	85,366,512	514,475,606
Sociétés	70,459	41,413	550,071	3,452,806
Total	3,586,796	3,099,029	85,916,583	517,928,412
Détenant un permis provincial seulement				
Dans la province de constitution				
Compagnies	286,905	163,026	7,922,649	34,636,343
Sociétés	8,084	5,234	176,089	771,340
Hors de la province de constitution				
Compagnies	32,545	20,192	1,600,367	4,245,268
Sociétés	4,516	5,101	45,890	344,164
Total	332,050	193,553	9,744,995	39,997,115
Total global	3,918,846	3,292,582	95,661,578	557,925,527

*Y compris les participations

PLACEMENTS DES COMPAGNIES D'ASSURANCE-VIE

Compagnies canadiennes

Les placements afférents aux opérations d'assurance-vie des compagnies canadiennes à la fin de 1982 et des deux exercices précédents sont analysés par catégories aux pages 37A et 38A. Voici pour des années types le pourcentage de l'actif total, établi d'après le tableau, que représente le montant de chaque principale catégorie de placements pour l'exercice en question.

	1955	1965	1975	1981	1982 Canadienne	1982 Autre	1982 Total
	%	%	%	%	%	%	%
Obligations gouvernementales	19.0	13.4	8.3	12.4	9.2	5.1	14.3
Obligations de municipalités, d'administrations publiques et de commissions scolaires	**5.3	5.9	2.1	1.6	1.3	0.5	1.8
Autres obligations	29.8	22.3	24.6	21.1	14.8	5.4	20.2
Actions privilégiées	1.9	1.3	0.8	1.5	0.9	0.3	1.2
Actions ordinaires	3.3	4.7	7.8	7.6	3.8	4.0	7.8
Prêts hypothécaires	30.5	41.6	38.5	36.1	27.2	7.3	34.5
Biens-fonds	2.5	3.1	6.1	5.8	4.3	1.8	6.1
Avances sur polices	4.8	4.6	7.6	7.9	4.1	3.7	7.8
Encaisse	1.0	0.9	1.1	1.4	0.5	1.0	1.5
Autre actif	1.9	2.2	3.1	4.6	3.4	1.4	4.8

**A l'exclusion de la majeure partie des obligations d'administrations publiques, mais y compris des obligations de compagnies de service téléphonique rural et des obligations de paroisses.

Compagnies canadiennes: Placements en vertu du paragraphe 63 (4) de la Loi sur les compagnies d'assurance canadiennes et britanniques

En 1948, la Loi sur les compagnies d'assurance canadiennes et britanniques a été modifiée afin d'établir la «Clause Omnibus». Cette clause permet aux compagnies canadiennes d'acquérir des placements en plus des catégories régulièrement prescrites. La limite initiale sur ces placements était de 3% de la valeur comptable totale de l'actif de la compagnie. D'autres changements ont été apportés en 1961, 1965 et 1977 afin de modifier les limites. Les limites actuelles en pourcentage de la valeur comptable totale de l'actif de la compagnie sont 7% pour les placements autres que les biens-fonds et 7% pour les biens-fonds. Une limite de 2% peut comprendre les placements en biens-fonds non productifs de revenus.

Total des placements effectués en vertu du paragraphe 63(4)

Au 31 déc.	Obligations	Actions	Autres éléments d'actif	Biens-fonds	Total	% de l'actif total
	'000$	'000$	'000$	'000$	'000$	%
1950	9,771	6,987	--	5,991	22,749	0.51
1955	34,182	7,146	--	21,618	62,946	1.02
1960	27,610	12,823	--	43,214	83,647	0.99
1965	94,588	41,036	1,720	71,952	209,296	1.74
1970	111,027	87,630	4,177	211,893	414,727	2.69
1971	95,196	91,975	6,514	292,954	486,639	3.01
1972	107,290	105,304	4,625	366,498	583,717	3.41
1973	106,343	100,618	8,984	447,024	662,969	3.62
1974	119,973	80,453	13,544	489,836	703,806	3.60
1975	128,816	75,467	12,560	517,931	734,774	3.46
1976	140,079	93,701	12,466	535,177	781,423	3.38
1977	141,097	103,687	10,859	566,253	821,896	3.20

	(1) Obligations	(2) Actions	(3) Autres éléments d'actif	(1+2+3) en % du total de l'actif	(4) Biens-fonds	(4) en % du total de l'actif
	'000$	'000$	'000$	%	'000$	%
1978	151,045	90,580	20,478	.90	683,117	2.34
1979	202,141	111,910	38,362	1.07	798,270	2.41
1980	239,861	164,967	45,571	1.21	923,943	2.47
1981	225,442	266,818	68,013	1.31	1,098,303	2.56
1982	340,016	235,221	115,361	1.43	*1,257,500	2.60

*Biens-fonds non productifs de revenus 98,136.
Biens-fonds produisant un revenu 1,159,364.

Placements des compagnies canadiennes

Catégorie	1980 Montant	1980 % du total	1981 Montant	1981 % du total	1982 Montant	1982 % du total
	'000$	%	'000$	%	'000$	%
Obligations.......	**13,292,008**	**35.54**	**15,053,591**	**35.11**	**17,509,807**	**36.26**
Gouvernements.....	(4,576,667)	(12.24)	(5,307,570)	(12.38)	(6,920,749)	(14.33)
fédéral.........	1,525,984	4.08	1,756,490	4.10	2,342,742	4.85
provinciaux.....	1,629,919	4.36	1,880,458	4.38	2,094,658	4.34
autres pays du Commonwealth....	859,315	2.30	930,448	2.17	963,750	2.00
E.-U............	458,855	1.23	594,622	1.39	1,358,981	2.81
autres..........	102,594	0.27	145,552	0.34	160,618	0.33
de municipalités, d'administrations publiques, de commissions scolaires.......	(591,466)	(1.58)	(680,920)	(1.59)	(864,735)	(1.79)
Canada..........	495,428	1.32	561,519	1.31	611,534	1.26
autres pays du Commonwealth....	17,477	0.05	23,951	0.05	23,359	0.05
E.-U............	75,229	0.20	92,658	0.22	225,053	0.47
autres..........	3,332	0.01	2,792	0.01	4,789	0.01

Placements des compagnies canadiennes

Catégorie	1980 Montant	1980 % du total	1981 Montant	1981 % du total	1982 Montant	1982 % du total
	'000$	%	'000$	%	'000$	%
Corporations......	(8,123,875)	(21.72)	(9,065,101)	(21.14)	(9,724,323)	(20.14)
Canada..........	5,671,841	15.16	6,551,827	15.28	7,128,479	14.76
E.-U............	2,063,157	5.52	2,155,696	5.03	2,146,116	4.45
autres..........	388,877	1.04	357,578	0.83	449,728	0.93
Actions...........	**3,440,047**	**9.19**	**3,923,593**	**9.15**	**4,356,878**	**9.02**
privilégées..	(580,692)	(1.55)	(648,110)	(1.51)	(581,884)	(1.20)
Canada..........	434,975	1.16	524,456	1.22	455,810	0.94
E.-U............	127,255	0.34	105,183	0.25	99,011	0.21
autres..........	18,462	0.05	18,471	0.04	27,063	0.05
ordinaires...	(2,859,355)	(7.64)	(3,275,483)	(7.64)	(3,774,994)	(7.82)
Canada..........	1,374,252	3.67	1,639,347	3.82	1,824,129	3.78
E.-U............	1,196,097	3.20	1,293,880	3.02	1,532,289	3.17
autres..........	289,006	0.77	342,256	0.80	418,576	0.87
Prêts hypothécaires...........	**14,143,698**	**37.82**	**15,501,252**	**36.15**	**16,678,118**	**34.54**
au Canada.......	(11,244,608)	(30.07)	(12,405,886)	(28.93)	(13,139,897)	(27.21)
agricoles.......	6,875	0.02	6,824	0.01	6,551	0.01
non agricoles...	11,237,733	30.05	12,399,062	28.92	13,133,346	27.20
autres pays.....	2,899,090	7.75	3,095,366	7.22	3,538,221	7.33
Biens-fonds.......	**2,081,142**	**5.56**	**2,476,709**	**5.77**	**2,950,020**	**6.11**
au Canada.......	1,451,742	3.88	1,706,169	3.98	2,082,381	4.31
autres pays.....	629,400	1.68	770,540	1.79	867,639	1.80
Avances sur polices......	**2,714,874**	**7.26**	**3,394,800**	**7.92**	**3,750,932**	**7.77**
au Canada.......	1,438,610	3.85	1,824,434	4.26	1,959,895	4.06
autres pays.....	1,276,264	3.41	1,570,366	3.66	1,791,037	3.71
Encaisse..........	**301,754**	**0.81**	**578,449**	**1.35**	**720,698**	**1.49**
au Canada.......	120,809	0.32	251,543	0.59	240,175	0.50
autres pays.....	180,945	0.49	326,906	0.76	480,523	0.99
Autre actif.......	**1,427,607**	**3.82**	**1,952,705**	**4.55**	**2,323,352**	**4.81**
au Canada.......	1,006,813	2.69	1,336,566	3.11	1,642,204	3.40
autres pays.....	420,794	1.13	616,139	1.44	681,148	1.41
Total.........	***37,401,130**	**100.00**	***42,881,099**	**100.00**	***48,289,805**	**100.00**

*Ne comprend pas l'actif à l'égard de l'assurance accidents corporels et maladie ni l'actif dans les fonds distincts établis en vertu du paragraphe 81 (6) de la Loi sur les compagnies d'assurance canadiennes et britanniques. Les montants ci-dessus excluent les redressements établis dus aux gains et pertes réalisés à l'égard des titres de dettes et en raison des gains ou pertes non réalisés à l'égard des actions.

Compagnies canadiennes: Placements effectués en actions de compagnies immobilières

Au 31 décembre 1982, dix-huit compagnies canadiennes d'assurance-vie et une société de secours mutuels avaient effectué des placements en actions de compagnies immobilières en vertu du paragraphe 65(1) de la Loi sur les compagnies d'assurance canadiennes et britanniques et du Règlement sur les placements des compagnies d'assurance-vie (certaines actions). Ces compagnies étaient:

	Proportion des actions votantes que possède la compagnie d'assurance ou la société %
Alliance Compagnie Mutuelle d'Assurance-Vie	
Les Immeubles Alliance, Limitée	75
The Canada Life Assurance Company	
Adason Properties Limited	100
Canada Life Centre (Scarborough) Limited	100
Canada Life Park Centre Limited	100
The CLGB Property Company Limited (une filiale entièrement la propriété de la Canada Life Assurance Company of Great Britain Limited)	100
Sherway Centre Limited	100
La Citadelle, Compagnie d'Assurance-Vie	
Canadian Premier Property Investments Ltd	100
La Compagnie d'Assurance-Vie Pioneer	
Canadian Pioneer Life Realty Inc	100
La Confédération, Compagnie d'Assurance-Vie	
Capilano Plaza (Edmonton) Ltd	50
Denman Place Investments Ltd	100
Crown, Compagnie d'Assurance-Vie	
Coronet Properties Limited	100
La Dominion, Compagnie d'Assurance sur la Vie	
Domlife Realty Limited	100
St. James Holding Corporation	50
La Familiale, Compagnie d'Assurance-Vie	
Family Life Realty Development Ltd	100
Fidelity Life Assurance Company	
Flair Realty (Canada) Limited	100
Value Realty (Canada) Limited	100
Flair Realty (U.S.A.) Limited (79% la propriété de Flair Realty (Canada) Limited et 21% la propriété de Value Realty (Canada) Limited)	100
Forestiers Canadiens, Société d'Assurance-Vie	
Grandford Development Limited	100
La Great-West, Compagnie d'Assurance-Vie	
Cambridge Leaseholds Limited	70
Denver Business Center Inc. (une filiale entièrement la propriété de la Torwest Properties Limited)	100
GWL Properties Ltd	50
G.W.R.S. Developments Limited	50
Place Bonaventure Inc	100
Place Bonaventure (South) Inc. (une filiale entièrement la propriété de la Place Bonaventure Inc.)	100
River East Developments Limited	50
Torwest Properties Limited	100
Torwest Properties Development Limited (70% la propriété de Torwest Properties Limited et 30% la propriété de La Great-West, Compagnie d'Assurance-Vie)	100
Torwest Properties USA Limited (une filiale entièrement la propriété de la Torwest Properties Limited)	100
Torwest DBC, Inc. (une filiale entièrement la propriété de la Torwest Properties Limited)	100
L'Equitable, Compagnie d'Assurance-Vie du Canada	
262695 Holdings Limited	100
L'Excelsior, Compagnie d'Assurance-Vie	
Citrex Properties Incorporated	100
Cottonwood Corner Shopping Centre, Inc. (une filiale à 90% la propriété de Landex Properties Limited)	45
Landex Development Corporation (une filiale entièrement la propriété de Landex Properties Limited)	50
Landex Properties Limited	50
Marex Properties Limited	50
Marex U.S. Inc. (une filiale entièrement la propriété de Marex Properties Limited)	50

Mount-Batten Properties, Limited	100
518214 Ontario Inc	...
L'Impériale, Compagnie d'Assurance-Vie	
Castlemere Properties Limited	85
Grandchester Properties Ltd. (une filiale à 85% la propriété de Castlemere Properties Limited)	72
Imbrook Properties Limited	50
Impan Properties Limited	80
Impco Properties Limited	100
Impco Properties (G.B.) Limited	100
Imperial Life Property Management Company (G.B.) Limited (une filiale entièrement la propriété d'Impco Properties (G.B.) Limited)	100
The Invicta Investment Company Limited (une filiale entièrement la propriété d'Impco Properties (G.B.) Limited)	100
Property Investment and Finance Ltd. (une filiale à 85% la propriété de Castlemere Properties Limited)	72
Property Investment and Finance (Developments) Ltd. (une filiale à 85% la propriété de Castlemere Properties Limited)	72
London Life, Compagnie d'Assurance-Vie	
Duffwell Realties Limited	100
Leaside Towers Apartments Limited	50
Toronto College Street Centre Limited	60
La Compagnie d'Assurance-Vie Manufacturers	
Manuduke Ltd	67
ManuLife Holdings (Hong Kong) Limited	100
La Mutuelle du Canada, Compagnie d'Assurance sur la Vie	
Mississauga Executive Enterprises Limited	50
MLC Oil & Gas Limited	100
R.D.C. Property Services Limited	100
La Nord-américaine, compagnie d'assurance-vie	
Edgecombe Properties Limited	100
Ennal Inc	100
Nalaco Realty, Inc	100
Williamsport Properties Limited	50
484551 Ontario Limited	100
495603 Ontario Limited	100
Sun Life du Canada, Compagnie d'Assurance-Vie	
Interchange Business Park Inc	100
Panorama Apartments Ltd	100
Pitt Street Developments Limited	45
Riverside Terrace (Ottawa) Limited	100
S. & M. Developments Ltd	100
258256 Holdings Ltd	50
279906 Ontario Limited	50

Tel qu'indiqué au tableau suivant, la majorité du financement de l'exploitation de biens-fonds par l'intermédiaire des filiales de biens-fonds s'effectue sous forme d'obligations et de prêts hypothécaires.

Total du capital versé et du passif à long terme des compagnies immobilières

	Total	Proportion du total que possèdent les dix-huit compagnies d'assurance-vie et une société de secours mutuels
	'000 $	'000 $
Actions privilégiées	56,868	40,180
Actions ordinaires	41,613	34,506
*Obligations	276,092	237,163
Prêts hypothécaires	476,885	62,756
Total, 1982	851,458	374,605
Total, 1981	775,221	220,069

*Y compris billets à payer et titres provisoires de créance.

Compagnies canadiennes: Placements en actions de corporations étrangères d'assurance-vie et autres corporations

En plus des corporations immobilières indiquées ci-dessus, plusieurs compagnies canadiennes d'assurance-vie et une société de secours mutuels ont effectué des placements dans les actions de corporations étrangères d'assurance-vie et autres corporations conformément au paragraphe 65(1) de la Loi sur les compagnies d'assurance canadiennes et britanniques et du Règlement sur les placements des compagnies d'assurance-vie (Certaines actions). Ces compagnies étaient:

	Proportion des actions votantes que possède la compagnie d'assurance ou la société %
Corporations étrangères d'assurance-vie	
The Canada Life Assurance Company	
Canada Life Assurance Company of Great Britain Limited	100
Canada Life Assurance Company of Ireland Limited (une filiale entièrement la propriété de Canada Life Assurance Company of Great Britain Limited)	100
Canada Life Insurance Company of New York	100
La Compagnie d'Assurance-Vie Manufacturers	
Island Life Insurance Company Limited	60
Maine Fidelity Life Insurance Company	100
The Manufacturers Life Insurance Company of America	100
The Manufacturers Life Insurance Company (U.K.) Limited	100
ManuLife (Bermuda) Limited	100
ManuLife (Singapore) Pte. Ltd	60
La Confédération, Compagnie d'Assurance-Vie	
Confederation Life Insurance Company (U.K.) Limited	100
Crown, Compagnie d'Assurance-Vie	
Annapolis Life Insurance Company	100
Coronet Life Insurance Company	100
Crown Life Assurance Company Limited	70
Crown Life Insurance Company (Jamaica) Limited	100
Crown Life Pensions Limited (une filiale à 70% la propriété de Crown Life Assurance Company Limited)	49
Crown Life (Caribbean) Limited	49
La Great-West, Compagnie d'Assurance-Vie	
Great-West Life and Annuity Insurance Company	100
L'Impériale, Compagnie d'Assurance-Vie	
Loyal American Life Insurance Company	100
La Maritime Compagnie d'Assurance-Vie	
Maritime Life (Caribbean) Limited	26
La Mutuelle du Canada, Compagnie d'Assurance sur la Vie	
Association Life Insurance Company, Inc	100
La Nationale du Canada, Compagnie d'Assurance-Vie	
Loyalty Life Insurance Company (placement des actions priviligiées seulement)	...
Sun Life du Canada, Compagnie d'Assurance-Vie	
Sun Life Assurance Company of Canada (U.K.) Limited	100
Sun Life Assurance Company of Canada (U.S.)	100
Corporations d'assurance de biens et de risques divers	
La Compagnie d'Assurance-Vie Eaton Baie	
La Compagnie d'Assurance Eaton Baie	100
Les Coopérants, Société Mutuelle d'Assurance-vie	
Les Coopérants Compagnie d'Assurance Générale	100
La Great-West, Compagnie d'Assurance-Vie	
Cercle d'Or Compagnie d'Assurance (une filiale entièrement la propriété de Harriott & Associates of Canada (1974) Limited)	100
La Northern du Canada, Compagnie d'Assurance-Vie	
La Personnelle Compagnie d'Assurance du Canada	80
L'Ordre Indépendant des Forestiers	
Indemnité Compagnie des Forestiers	100
Corporations de fonds mutuels	
La Compagnie d'Assurance-Vie Manufacturers	
Manulife Management Limited	100
La Compagnie d'Assurance-Vie North West du Canada	
NW Canadian Fund	100

	%
NW Equity Fund	100
NW Income Fund Limited	100
La Confédération, Compagnie d'Assurance-Vie	
Confederation Funds Management Limited (une filiale entièrement la propriété de la Confederation Life Insurance Company (U.K.) Limited)	100
La Great-West, Compagnie d'Assurance-Vie	
Maxim Series Fund Inc	100
Sun Life du Canada, Compagnie d'Assurance-Vie	
Sun Growth Fund, Inc	33

Corporations de services

The Canada Life Assurance Company	
Canada Life Unit Trust Managers Limited (une filiale entièrement la propriété de la Canada Life Assurance Company of Great Britain Limited)	100
La Compagnie d'Assurance-Vie Manufacturers	
ManEquity Management Co	100
ManEquity, Inc. (une filiale entièrement la propriété de la ManEquity Management Co.)	100
La Compagnie d'Assurance-Vie North West du Canada	
NW Fund Management Ltd	100
Crown, Compagnie d'Assurance-Vie	
Crown Unit Trust Services (une filiale à 70% la propriété de Crown Life Assurance Company Limited)	49
Sun Life du Canada, Compagnie d'Assurance-Vie	
Suncan Equity Services Company	100

Corporations d'opérations accessoires

The Canada Life Assurance Company	
Canada Life Data Services Limited	100
Canada Life Investment Management Limited	100
Canada Life Mortgage Services Ltd	100
CLASSCO Benefit Services Limited	100
La Compagnie d'Assurance-Vie Manufacturers	
A/PCS Limited	100
Manulife Computer Corporation Limited	100
Manulife Investment Management Corporation	100
Manulife Service Corporation	100
La Confédération, Compagnie d'Assurance-Vie	
Confed. Admin. Services, Inc. (Delaware)	100
Confed. Admin. Services, Inc. (Nevada) (une filiale entièrement la propriété de la Confed. Admin. Services, Inc. (Delaware))	100
Confed. Benefit Services Limited	100
Confed. Investment Management Limited	100
Confed. Investment Services Limited	100
Les Coopérants, Société Mutuelle d'Assurance-Vie	
Cogena (1980) Inc	100
Crown, Compagnie d'Assurance-Vie	
Crown Computer Services Limited (une filiale à 40% la propriété de Crown Life Assurance Company Limited)	28
Crown Life Management Services Limited (une filiale entièrement la propriété de Crown Life Assurance Company Limited)	70
Crown Research Company of New York, Inc. (une filiale entièrement la propriété de Coronet Life Insurance Company)	100
Datacrown, Inc	93
Direct Marketing Software Systems, Inc. (une filiale à 51% la propriété de SDL/Datacrown Inc.)	51
SDL/Datacrown Inc. (une filiale entièrement la propriété de Datacrown, Inc.)	93
L'Excelsior Compagnie d'Assurance-Vie	
Excelsior Financial Program Limited (une filiale entièrement la propriété de Landex Properties Limited)	50
Les Grand Lacs, Compagnie de Réassurance	
The Great Lakes Re Management Corporation	100
La Great-West, Compagnie d'Assurance-Vie	
GWL Investment Management Services Ltd	100
Harriott & Associates of Canada (1974) Limited	100
Vesma Services Incorporated	100
L'Impériale, Compagnie d'Assurance-Vie	
Impco Health Services Limited	100
Impco Investment Management Limited	100
London Life, Compagnie d'Assurance-Vie	
LONLIFE Data Services Limited	100
LONLIFE Financial Services Ltd	100

	%
La Mutuelle du Canada, Compagnie d'Assurance sur la Vie	
Executive Financial Counselling Limited	100
Mu-Cana Data Services Ltd	100
Mu-Cana Investment Counselling Ltd	100
La Nord-américaine, compagnie d'assurance-vie	
Edgecombe Investment Services Limited	100
Edgecombe Real Estate Services Limited (une filiale entièrement la propriété d'Edgecombe Investment Services Limited)	100
Elliott & Page Limited	100
Sun Life du Canada, Compagnie d'Assurance-Vie	
Clarendon Insurance Agency Inc. (une filiale entièrement la propriété de Massachusetts Financial Services Co.)	100
Massachusetts Financial Services Co. (une filiale entièrement la propriété de Sun Life Assurance Company of Canada (US))	100
Sun Life of Canada Benefit Management Limited	100
Sun Life of Canada Investment Management Limited	100
Suncan Benefit Services Company	100

Compagnies britanniques et étrangères

Le tableau suivant analyse, par catégorie, les placements déposés chez le Receveur général ou placés en fiducie dans les compagnies canadiennes de fiducie, par les compagnies britanniques et étrangères, à l'égard de leurs opérations d'assurance-vie au Canada. Ainsi que le prescrivent les lois sur l'assurance, la valeur de ces placements ne doit pas être inférieure au passif des opérations d'assurance-vie de ces compagnies. A moins d'avis contraire, les placements sont canadiens.

	Valeur marchande des placements*		
	Déposés chez le Receveur général	Placés en fiducie dans des compagnies canadiennes de fiducie	Total
	'000$	'000$	'000$
Compagnies britanniques:			
Obligations:			
de gouvernements:			
Canada	7,389	256,187	263,576
provinces canadiennes	4,035	437,152	441,187
Royaume-Uni	5,792	....	5,792
de municipalités	817	40,472	41,289
d'administrations publiques	....	1,151	1,151
de commissions scolaires	....	7,689	7,689
de corporations:			
Canada	....	598,714	598,714
de la Banque internationale pour la reconstruction et le développement	....	1,425	1,425
			1,360,823
Actions:			
privilégiées		57,618	57,618
ordinaires		351,634	351,634
Droits		34	34
Hypothèques		1,105,330	1,105,330
Biens-fonds		277,061	277,061
Rentes foncières		34,523	34,523
Certificats de dépôt garanti		13,838	13,838
Encaisse	....	262	262
	18,033	3,183,090	3,201,123
Compagnies étrangères:			
Obligations:			
de gouvernements:			
Canada	68,281	436,190	504,471
provinces canadiennes	66,812	589,782	656,594
de municipalités			
Canada	29,074	101,059	130,133
d'administrations publiques	749	4,308	5,057
de commissions scolaires	244	6,375	6,619
de corporations:			
Canada	....	1,358,593	1,358,593
de la Banque internationale pour la reconstruction et le développement	205	....	205
			2,661,672

	Déposés chez le Receveur général	Placés en fiducie dans des compagnies canadiennes de fiducie	Total
	Valeur marchande des placements*		
	'000$	'000$	'000$
Actions:			
privilégiées		34,638	34,638
ordinaires		105,478	105,478
Droits		2	2
Hypothèques		2,044,086	2,044,086
Biens-fonds		121,063	121,063
Rentes foncières		25,572	25,572
Certificats de dépôt garanti		6,215	6,215
	165,365	4,833,361	4,998,726
Total, 1982	183,398	8,016,451	8,199,849

*Ne comprend pas l'actif à l'égard de l'assurance accidents corporels et maladie ni l'actif des fonds distincts.

Avances sur polices (toutes les compagnies)

Pendant dix années, soit de 1929 à 1938, un résumé de la tendance des avances sur polices et du rapport entre les avances sur polices et les provisions actuarielles depuis 1910 était inclus dans les rapports. Le rapport de 1938 indique que pendant plusieurs années, soit jusqu'à 1928, le rapport entre les avances et les réserves au Canada pour toutes les compagnies se maintenait de façon très uniforme à 15% environ. Il s'est ensuite produit une augmentation marquée du total des avances et du rapport; celui-ci a touché un maximum de 20.9% en 1932 après quoi il a baissé graduellement pour atteindre 15.8% en 1938. Le rapport est descendu à 5.8% en 1949, et a ensuite varié entre 4.8% en 1965 et 6.8% en 1978. Le rapport en 1982 était de 7.9% et a été établi comme suit:

	Avances	Réserves	Rapport
	'000$	'000$	%
Compagnies canadiennes - Au Canada	1,959,895	25,291,462	7.7
Hors du Canada	1,791,037	11,196,846	16.0
Total	3,750,932	36,488,308	10.3
Compagnies britanniques et étrangères - Au Canada	567,058	6,855,769	8.3
Total au Canada, 1982	2,526,953	32,147,231	7.9
Total au Canada, 1981	2,339,430	28,743,212	8.1

En 1982, les changements enregistrés à l'égard des avances sur polices pour toutes les opérations des compagnies canadiennes sont les suivants:

		'000$
Avances		978,099
Sommes remboursées -	'000$	
avant la cessation de la police	288,383	
décès	38,102	
échéance ou incapacité	18,727	
rachat	336,416	
Total des sommes remboursées		681,628

Résumé des opérations

(au Canada et hors du Canada)

Les revenus des compagnies canadiennes pour 1982 à l'égard de l'exercice des affaires d'assurance-vie au Canada et hors du Canada figurent au tableau XI et les dépenses au tableau XII. Les tableaux XI et XII indiquent le revenu total y compris les revenus provenant des éléments exceptionnels en ce qui a trait à l'exercice des affaires d'assurance-vie. Le tableau V indique d'autres modifications à l'excédent dues à la réévaluation des provisions actuarielles et d'autres postes divers, (non susceptibles de se répéter) du redressement à l'excédent. Les renseignements à l'égard des dépenses figurent au tableau XII.

Le revenu des opérations régulières (15,474 millions $) ainsi que le revenu des éléments exceptionnels (54 millions $) se chiffraient à 15,527 millions $ consistant de:

	'000$
-primes d'assurance et primes de rentes	9,417,982
-produits de placements	4,527,879
-gain net des placements provenant de l'actif des fonds distincts	1,325,586
-attributions à des rentes de règlement	88,506
-contributions du personnel et de la compagnie aux caisses de prévoyance du personnel	25,954
-participations et produit de contrats déposés dans des fonds distincts	19,743
-gain/perte (-) net résultant d'opérations de change et des revenus divers	68,013
-total partiel du bénéfice avant les éléments exceptionnels	(15,473,663)
-gain/perte (-) net en raison des modifications apportées aux taux comptables de change	65,754
-changement de la provision actuarielle en raison des modifications aux classes d'évaluation	-60,185
-gains(pertes) non amortissables sur placements	38,009
-impôts sur les éléments exceptionnels	10,133
-total partiel du bénéfice des éléments exceptionnels	(53,711)
-bénéfices provenant des éléments exceptionnels	-3,750
-augmentation (diminution) de la valeur des filiales	3,759
-bénéfice net des opérations accessoires	-97
	15,527,286

Le revenu a été réparti de la façon suivante:

	'000$	%
-pour payer les réclamations	5,447,968	35
-pour augmenter les provisions actuarielles	4,351,758	28
-pour prévoir l'augmentation normale des fonds distincts	1,122,039	7
-participations et produit de contrats payés des fonds distincts	318,801	2
-paiements en vertu de rentes de règlement et intérêt crédité aux montants en dépôt	291,632	2
-paiements, et augmentation de la provision pour participations et ristournes	1,072,651	7
-versements aux caisses de prévoyance du personnel et augmentation nécessaire de ces caisses	75,762	---
-pour payer les taxes, droits et frais (y compris 23,256 d'impôt)	113,189	1
-pour payer les commisions et frais généraux	1,944,803	13
-autres paiements divers	398,385	3
-pour augmenter les affectations d'excédent requises et les autres réserves spéciales, payer les dividendes aux actionnaires et pourvoir l'augmentation de l'excédent gagné non affecté	390,298	2
	15,527,286	100

Le montant de 390,298 décrit au dernier poste du tableau précédent ainsi que la réévaluation des provisions actuarielles et autres redressements de périodes antérieures pendant 1982, 5,006 dans l'ensemble, 395,304 étaient distribués comme suit:

	'000$
-augmentation des affectations d'excédent........................	84,087
-augmentation des autres réserves spéciales......................	194,957
-dividendes aux actionnaires......................................	55,076
-les gains nets divers..	-633
-augmentation de l'excédent gagné non affecté dans les caisses conventionnelles..	57,296
-augmentation de l'excédent non affecté dans les fonds distincts..	4,521
	395,304

Le rapport entre l'excédent non affecté et la somme du passif total plus l'excédent affecté (tous étant exclusifs des transactions reliées aux fonds distincts) de toutes les compagnies canadiennes était de 7.5% à la fin de 1982. L'actif total excluant les fonds distincts se chiffrait à 48,283 millions $ et le total des provisions actuarielles se chiffrait à 36,488 millions $. L'assurance en vigueur représentait un total net de 550,158 millions $.

La moyenne du taux net des produits de placements acquis par les compagnies canadiennes sur leurs caisses d'assurance-vie était de 10.7%, le taux maximum étant de 15.5% et le taux minimum de 5.5%.

Le tableau ci-après indique des chiffres comparatifs:

Exercice	Actif total	Total des provisions actuarielles	Rapport entre l'excédent et le passif total*	Taux de l'intérêt acquis
	'000$	'000$	%	%
1955	6,278,437	4,980,295	5.8	4.2
1965	12,002,495	9,279,205	7.2	5.6
1969	14,733,368	11,234,921	7.8	6.1
1970	15,396,268	11,823,580	7.7	6.2
1971	16,187,399	12,542,561	7.6	6.3
1972	17,142,729	13,308,015	7.7	6.6
1973	18,417,907	14,328,014	7.3	6.8
1974	19,577,481	15,286,889	6.8	7.1
1975	21,228,323	16,580,482	6.3	7.4
1976	23,127,086	18,122,073	6.1	7.7
1977	25,655,575	20,119,881	6.0	8.1
1978	29,211,640	21,303,603	9.1	8.5
1979	33,125,858	24,231,868	9.2	9.0
1980	37,346,926	27,440,336	9.1	9.7
1981	42,952,199	31,917,686	8.5	10.3
1982	48,282,684	36,488,308	7.5	10.7

*Afin de conserver l'uniformité dans le calcul de ce taux, pour les exercices qui ont suivi 1977, «le passif» inclut les montants reliés à l'excédent affecté inscrits aux postes de l'état annuel et «l'excédent» inclut les montants déclarés comme excédent non affecté.

Un résumé des opérations d'assurance-vie souscrites depuis 1875 par les compagnies canadiennes, y compris les opérations souscrites hors du Canada figure au tableau LIII.

Affaires hors du Canada

En 1982, le montant net des nouvelles polices d'assurance-vie souscrites hors du Canada par les compagnies canadiennes s'élevait à 38,471 millions $. A la fin de l'année, l'assurance en vigueur atteignait un total net de 155,336 millions $. Le montant net des primes d'assurance et de rente s'élevait à 3,102 millions $, le montant net des réclamations réalisées et des participations et ristournes, à 1,905 millions $. Il s'agit là de chiffres nets après déduction de la réassurance cédée.

Le tableau suivant compare les chiffres des trois dernières années:

	1980	1981	1982
	'000$	'000$	'000$
Montants nets d'assurance			
Souscrite pendant l'exercice..................	21,917,711	29,070,612	38,471,400
En vigueur à la fin de l'exercice.............	105,490,100	134,730,646	155,336,276
Montants nets des primes d'assurance et de rente..	2,024,837	2,512,756	3,102,461
Montants nets des réclamations, participations et ristournes			
Décès..	337,953	414,593	486,731
Incapacité.....................................	1,805	1,272	1,796
Assurances mixtes (dotations)échues...........	66,313	71,244	69,890
Primes de rentes...............................	93,460	121,007	159,052
Rachats..	446,863	689,175	772,210
Participations et ristournes..................	202,927	350,180	415,567
Total des réclamations, participations et ristournes.......................	1,149,321	1,647,471	1,905,246

Compagnies exerçant l'assurance-vie hors du Canada

Voici une liste des compagnies canadiennes qui souscrivent l'assurance-vie hors du Canada. Cette liste ne comprend pas les opérations acceptées à l'étranger par voie de réassurance ni celles qui découlent d'un changement de résidence. La lettre "I" après le nom d'une compagnie indique que la compagnie est inactive et ne souscrit guère de nouvelles assurances dans le pays en question même si elle y a encore des polices en vigueur.

Amérique du nord

Etats-Unis d'Amérique: - Canada, Confédération, Coopérants, Crown, Dominion, Great-West, Impériale, Manufacturers, Nationale du Canada (I), Nord-Américaine, North West, Northern, Sun.
Possessions des Etats-Unis d'Amérique (Zone du Canal Panama, Porto-Rico, Iles Vierges): - Confédération, Crown, Manufacturers, Sun.
Bahamas, Bermudes: - Canada (I), Crown, Dominion, Equitable, Impériale, London, Manufacturers, Maritime, Mutuelle (I), Nationale du Canada, Nord-Américaine, Sun.
Bélize(Honduras britannique): - Impériale (I), Manufacturers (I), Sun (I).
Cuba: - Confédération(I), Crown(I), Impériale(I), Manufacturers(I), Sun(I).
République Dominicaine: - Confédération, Crown(I), Sun(I).
Guatemala: - Sun (I).
Haïti: - Crown (I), Manufacturers (I), Sun (I).
Honduras: - Sun(I).
Mexique: - Confédération (I).
Antilles néerlandaises(Aruba, Curacao, St. Maarten): - Confédération (I), Crown, Manufacturers (I), Nationale du Canada, Sun (I).
Nicaragua: - Sun(I).
San Salvador: - Confédération (I).
Saint-Pierre et Miquelon: - Impériale(I).
Antilles (Antiqua, Barbade, Dominique, Grenade, Iles Caïmans, Jamaïque, Leeward Iles, Montserrat, Nevis, St-Kitts, Ste-Lucie, St. Vincent, Trinité et Tobago, Windward Isles): - Canada (I), Confédération, Crown, Impériale (I), Manufacturers, Nationale du Canada, Nord-Américaine (I), Sun (I).

Amérique du Sud

Colombie: - Sun(I).
Guyane: - Crown(I), Manufacturers(I), Nationale du Canada(I), Nord-Américaine(I), Sun(I).
Surinam: - Crown(I), Manufacturers, Nationale du Canada(I).

Europe

Royaume-Uni: - Canada, Confédération, Crown, Impériale, Manufacturers, Sun.
Irlande (République): - Canada, Sun.
Malte: - Sun(I).
Allemagne de l'Ouest: - Maritime.

Asie

Chypre: - Manufacturers.
Hong Kong: - Confédération(I), Crown, Manufacturers, Sun.
Inde: - Crown(I), Manufacturers(I), Sun(I).
Israël: - Manufacturers, Sun(I).
Malaisie: - Confédération(I), Crown(I), Manufacturers(I), Sun(I).
Pakistan: - Sun(I).
Philippines: - Manufacturers, Sun.
Singapour: - Manufacturers(I), Sun(I).
Sri Lanka: - Crown(I), Manufacturers(I), Sun(I).
Thaïlande: - Sun(I).

Afrique

Egypte: - Crown (I), Manufacturers (I).
Kenya: - Manufacturers(I).
Tanzanie: - Manufacturers(I).
Ouganda: - Manufacturers(I).
Zimbabwe: - Manufacturers (I), Sun (I).

CALCUL DES RESERVES

Conformément aux dispositions des paragraphes 82.1(5) et 82.1(6) de la Loi sur les compagnies d'assurance canadiennes et britanniques et aux dispositions des paragraphes 38.1(4) et 38.1(5) de la Loi sur les compagnies d'assurance étrangères, le Département a examiné le calcul des réserves couvrant les polices des compagnies suivantes à la fin des années indiquées et je suis d'avis que ces compagnies ont maintenu les réserves qu'elles prétendent avoir maintenues, et que ces réserves sont conformes aux dispositions des lois à cet égard, sauf, dans certains cas, d'exceptions qui ont été corrigées.

Compagnies canadiennes:

The Canada Life Assurance Company, 1979

La Commerciale, Compagnie d'Assurance-Vie, 1981

Constellation Compagnie d'Assurance, 1981

Compagnie d'Assurance-Vie Cumis, 1981

L'Excelsior, Compagnie d'Assurance-Vie, 1980

Fidelity Life Assurance Company, 1979

La Great-West, Compagnie d'Assurance-Vie, 1980

La Reliable, Compagnie d'Assurance-Vie, 1980

La Compagnie d'Assurance sur la Vie La Sauvegarde, 1980

La Souveraine, Compagnie d'Assurance-Vie du Canada, 1981

La Compagnie Mutuelle d'Assurance-Vie Wawanesa, 1981

Western Compagnie d'Assurance-Vie, 1981

Compagnies britanniques:

The Prudential Assurance Company Limited (of England), 1980

Compagnie d'assurance Standard Life, 1980

Compagnies étrangères:

Abeille-Paix Réassurances, 1980

Compagnie d'Assurance American Life, 1980

La Société d'Assurance CUNA Mutuelle, 1981

The Equitable Life Assurance Society of the United States, 1980

Globe Life Insurance Company, 1980

Life Insurance Company of North America, 1980

Life Investors Insurance Company of America, 1980

Compagnie d'assurances New York Life, 1980

L'Union Mutuelle Compagnie d'Assurance-Vie, 1981

FONDS DISTINCTS

Quarante-sept (47) compagnies (40 canadiennes, 4 britanniques et 3 étrangères), et une société canadienne de secours mutuels ont établi des fonds distincts, maintenus conformément au paragraphe 81(6) de la Loi sur les compagnies d'assurance canadiennes et britanniques ou au paragraphe 37(5) de la Loi sur les compagnies d'assurance étrangères. Les renseignements concernant ces fonds pour 1982 figurent au tableau XVI.

Le tableau ci-après indique l'évolution de ces fonds depuis leur origine. Dans le cas des compagnies canadiennes, les chiffres se rapportent aux opérations au Canada et hors du Canada.

Exercice	*Virements et paiements à d'autres fonds	Produits des placements	Plus-value des éléments d'actif	**Actif global, 31 décembre
	'000$	'000$	'000$	'000$
Compagnies canadiennes				
1961-64..............	56,499	3,193	2,680	91,886
1965.................	32,595	3,957	-482	94,284
1966-69..............	310,006	47,551	38,941	1,037,465
1970.................	161,120	27,340	-8,466	566,915
1971-74..............	1,294,745	265,839	-272,081	5,350,025
1975.................	411,896	140,530	126,216	2,167,842
1976.................	496,093	180,318	120,457	2,781,100
1977.................	532,580	225,058	58,563	3,349,830
1978.................	609,212	286,333	186,072	4,061,586
1979.................	629,347	380,642	214,534	4,876,868
1980.................	760,096	491,658	315,916	5,994,691
1981.................	942,285	645,976	-504,821	6,236,796
1982.................	938,797	681,911	662,012	7,372,538
Compagnies britanniques				
1963-64..............	623	30	79	1,243
1965.................	2,318	54	-19	3,052
1966-69..............	18,266	1,446	2,083	48,324
1970.................	15,256	1,146	-3,622	34,810
1971-74..............	223,194	24,242	-31,022	614,562
1975.................	85,618	19,394	18,172	319,961
1976.................	91,059	24,584	2,456	410,391
1977.................	111,563	32,039	9,323	524,509
1978.................	122,588	40,799	49,894	692,605
1979.................	115,044	63,101	90,825	856,146
1980.................	186,753	72,162	169,661	1,185,648
1981.................	181,488	92,744	-122,212	1,059,694
1982.................	169,687	109,760	69,951	1,245,302
Compagnies étrangères				
1968-69..............	5,446	185	7	7,929
1970.................	1,948	243	-362	7,423
1971-74..............	17,573	3,645	-16,319	186,001
1975.................	4,907	1,827	6,547	61,343
1976.................	4,926	2,112	4,953	66,906
1977.................	4,695	2,688	-2,739	76,553
1978.................	8,608	3,611	8,213	103,436
1979.................	4,109	4,821	16,085	121,170
1980.................	6,055	5,175	17,328	144,385
1981.................	6,455	6,386	-13,490	143,561
1982.................	16,053	6,305	9,623	202,386
Sociétés canadiennes				
1968-69..............	331	31	-4	592
1970.................	104	65	1	1,110
1971-74..............	241	232	-148	3,202

1975.................	33	11	11	237
1976.................	38	12	23	255
1977.................	30	15	1	273
1978.................	26	19	31	323
1979.................	23	21	140	477
1980.................	33	27	135	657
1981.................	33	59	-136	589
1982.................	15	69	38	574

*Y compris les répartitions des primes, les répartitions des réserves, les participations laissées en dépôt et les produits des contrats.

**Y compris l'actif au titre d'opérations effectuées hors du Canada: 1965, 3,402$; 1966-1969, 96,642$; 1970, 68,884$; 1971-1974, 459,647$; 1975, 148,705$; 1976, 183,574$; 1977, 209,718$; 1978, 266,310$; 1979, 322,415$; 1980, 415,859$; 1981, 479,455$; 1982, 604,996$.

Le tableau ci-après fait l'analyse des fonds distincts au 31 décembre 1982 selon les catégories de placements.

Montants investis dans les fonds distincts
(Valeur marchande)

	Compagnies canadiennes		Compagnies britanniques	
	Montant	% du total	Montant	% du total
	'000$	%	'000$	%
Obligations:				
de gouvernements............................	1,630,325	22.1	210,265	16.9
de municipalités............................) d'administrations publiques................) de commissions scolaires...................)	85,887	1.2	2,786	0.2
Autres......................................	1,204,839	16.3	62,704	5.0
Actions:				
privilégiées................................	91,996	1.2	15,000	1.2
ordinaires..................................	2,274,247	30.9	539,949	43.4
Biens-fonds et rentes foncières................	259,637	3.5	2,036	0.2
Prêts hypothécaires............................	1,327,085	18.0	77,862	6.3
Encaisse.......................................	324,441	4.4	4,333	0.3
Autre actif....................................	174,081	2.4	330,367	26.5
Total......................................	7,372,538	100.0	*1,245,302	100.0

	Compagnies étrangères		Société canadienne	
	Montant	% du total	Montant	% du total
	'000$	%	'000$	%
Obligations:				
de gouvernements............................	11,002	5.4	....	....
Autres......................................	10,374	5.1	....	....
Actions:				
privilégiées................................	7,629	3.8	....	....
ordinaires..................................	164,429	81.3	339	59.1
Biens-fonds et rentes foncières................	6,500	3.2	....	....
Encaisse.......................................	127	0.1	235	40.9
Autre actif....................................	2,325	1.1	....	.....
Total......................................	*202,386	100.0	574	100.0

*Y compris les montants placés en fiducie dans les compagnies canadiennes de fiducie: Compagnies britanniques, 1,241 millions $; compagnies étrangères, 200 millions $.

ASSURANCE ACCIDENT ET MALADIE

Assurance accident et maladie exercée au Canada par les compagnies d'assurance-vie canadiennes

Au cours de 1982, le montant net des primes souscrites au Canada s'est élevé à 2,033 millions $, le montant net des primes gagnées, à 2,021 millions $ et le montant net des réclamations réalisées à 1,919 millions $. Le tableau suivant donne les chiffres pour les trois derniers exercices.

	1980	1981	1982
	'000$	'000$	'000$
Primes souscrites nettes..................	1,577,874	1,847,965	2,033,267
Primes gagnées nettes.....................	1,576,602	1,869,451	2,020,545
Réclamations réalisées nettes.............	1,420,974	1,617,339	1,919,051

Le tableau suivant analyse les réclamations directes payées en 1982 d'après la nature de la prestation.

	Assurance collective	Assurance individuelle résoluble	Assurance individuelle non résoluble
	'000$	'000$	'000$
Compensation de revenu....................	634,481	11,264	37,109
Incapacité de débiteur....................	66,865	40	138
Morts accidentelles et incapacités........	35,464	7,465	26,111
Soins médicaux............................	675,692	5,241	934
Autre.....................................	185,437	3,603	4,701
Total, 1982...........................	1,597,939	27,613	68,993
Total, 1981...........................	1,326,058	23,231	50,460

Assurance accident et maladie exercée par les compagnies d'assurance-vie canadiennes au Canada et hors du Canada

Resumé des opérations

Les revenus des compagnies d'assurance-vie canadiennes pour 1982 à l'égard de l'exercice des affaires d'assurance accident et maladie au Canada et hors du Canada figurent au tableau XI et les dépenses au tableau XII.

Le revenu des opérations régulières d'assurance accident et maladie (2,683 millions $) ainsi que le revenu des éléments exceptionnels (13 millions $) se chiffraient à 2,696 millions $, consistant de:

	'000$
- primes d'assurance	2,404,465
- produits de placements.....................................	269,385
- gains/pertes(-) nets résultant d'opérations de change et des revenus divers...................................	9,488
- total partiel du bénéfice avant les éléments exceptionnels..	(2,683,338)
- gains/pertes(-) nets en raison des modifications apportées aux taux comptables de change..................	15,052
- variation inhabituelle de la provision actuarielle.........	-4,396
- impôts sur les éléments exceptionnels......................	675
- total partiel du bénéfice provenant des éléments exceptionnels..	(11,331)
- benefice provenant des éléments exceptionnels..............	1,142
- augmentation (dimimution) de la valeur des filiales........	-1,714
- bénéfice net des opérations accessoires....................	1,936
	2,696,033

Le revenu a été reparti de la façon suivante:

	'000$
- pour payer les réclamations................................	2,030,834
- pour augmenter les provisions actuarielles.................	262,986
- pour payer l'intérêt crédité aux sommes en dépôt...........	15,947
- paiements des participations et ristournes et provision pour réserves afférentes aux participations et ristournes	56,387
- pour payer les taxes, permis et droits (incluant -12,051 d'impôt)	40,667
- pour payer les commissions et frais généraux...............	312,330
- autres paiements divers	23,592
- pour augmenter les affectations d'excédent requises et les autres réserves spéciales; payer les dividendes aux actionnaires et pourvoir l'augmentation de l'excédent gagné non affecté	-46,710
	2,696,033

Le montant de -47 millions $ décrit au dernier poste du tableau précédent était distribué comme suit:

	'000$
- augmentation des affectations d'excédent	-92,585
- augmentation des autres réserves spéciales	14,217
- autres postes divers	-1,135
- augmentation de l'excédent gagné non affecté	32,793
	-46,710

Un résumé des opérations d'assurance accident et maladie depuis 1963 des compagnies d'assurance-vie figure au tableau LIV.

Le tableau suivant indique les opérations d'assurance accident et maladie exercées hors du Canada par les compagnies d'assurance-vie canadiennes au cours des trois derniers exercices.

	1980	1981	1982
	'000$	'000$	'000$
Primes souscrites nettes..................	691,144	770,816	812,752
Primes gagnées nettes.....................	691,898	770,332	810,731
Réclamations réalisées nettes.............	625,187	687,574	752,036
Participations et ristournes..............	10,830	7,178	-795

SOCIETES DE SECOURS MUTUELS

Le tableau ci-après résume les opérations d'assurance-vie des sociétés de secours mutuels effectuées au Canada au cours de l'exercice:

	Sociétés canadiennes	Sociétés étrangères	Totaux
	'000$	'000$	'000$
Montant net d'assurance souscrite en 1982.	318,419	219,411	537,830
Augmentation/diminution sur le montant net souscrit en 1981.....	65,783	46,537	112,320
Montant net d'assurance en vigueur à la fin de 1982..........................	2,503,732	884,557	3,388,289
Augmentation/diminution sur le montant net en vigueur à la fin de 1981......................	87,314	146,030	233,344
Montant brut cessé par décès en 1982......	6,101	2,197	8,298
Montant brut cessé par d'autres causes en 1982..............................	144,978	96,418	241,396
Primes nettes en 1982.....................	51,281	18,943	70,224
Réclamations réalisées nettes en 1982...	26,442	5,351	31,793

Le tableau ci-après résume les opérations d'assurance maladie et accident au Canada au cours de l'exercice:

		Sociétés canadiennes	Sociétés étrangères	Totaux
Nombre brut des certificats souscrits en 1982............................		1,996	645	2,641
Augmentation/diminution sur le nombre souscrit en 1981........		83	-241	-158
Nombre brut de certificats en vigueur à la fin de 1982........................		26,553	16,809	43,362
Augmentation/diminution sur le nombre en vigueur à la fin de 1981...........		-184	-1,021	-1,205
Primes nettes en 1982..................	'000$	1,704	349	2,053
Réclamations réalisées nettes en 1982...	'000$	897	200	1,097

Les renseignements concernant chaque société figurent aux tableaux LVI à LXX.

Sociétés exerçant des opérations à l'étranger

La société canadienne suivante exerce l'assurance hors du Canada. La lettre "I" (Inactif) après le nom d'un pays indique que la société ne souscrit guère de nouvelles assurances dans le pays en question même si elle y a encore des polices en vigueur.

L'Ordre Indépendent des Forestiers: Etats-Unis d'Amérique; Royaume Uni; Eire (I).

Assurance-Vie

OBSERVATIONS D'ORDRE GENERAL

En 1982, le volume de l'assurance-vie en vigueur au Canada, émise par les compagnies d'assurance-vie et les sociétés de secours mutuels enregistrées aux termes de lois fédérales, a maintenu une courbe ascendante. A la fin de 1982, le montant net de l'assurance-vie en vigueur au Canada s'établissait à 516 milliards $, enregistrant une hausse de 10% par rapport au montant correspondant pour 1981. Sur ce montant total d'assurance-vie en vigueur, 302 milliards $, soit 59%, représentaient de l'assurance émise aux termes de contrats collectifs. Le montant net de l'assurance individuelle en vigueur au Canada, à la fin de 1982, s'élevait à 214 milliards $.

La quasi-totalité de l'assurance collective en vigueur représente de l'assurance temporaire. Toutefois, le volume d'assurance individuelle en vigueur représentant de l'assurance temporaire est également important. Abstraction faite de la réassurance, on estime que 58% du montant de l'assurance individuelle en vigueur au Canada constitue de l'assurance temporaire. Abstraction faite également de l'effet de la réassurance et excluant les affaires relatives aux sociétés de secours mutuels, on estime que, 71% soit 54.4 milliards $ du total de 64.3 milliards $ de la nouvelle assurance individuelle souscrite au Canada est constitué d'assurance temporaire ou de suppléments provisoires.

Les primes nettes d'assurance-vie au Canada (à l'exclusion des primes ou constitutions de rentes) ont totalisé 3.5 milliards $ pour 1982 (montant qui demeure inchangé par rapport à l'année précédente); de ce montant, 2.4 milliards $, soit 68%, ont été payés aux termes de contrats individuels, le montant résiduel étant justifié par des contrats collectifs. Les compagnies constituées en corporation au Canada ont représenté 74% des primes nettes d'assurance-vie au Canada comparativement à 72% pour les deux années précédentes.

La nouvelle assurance-vie souscrite au Canada, déduction faite de toute la réassurance, s'est élevée à 51.5 milliards $ en 1982; cela représente une hausse de 18% par rapport au chiffre de 1981 et comparativement à une hausse de 29% pour l'année précédente. Le montant net de la nouvelle assurance collective souscrite pendant la même période a été de 34 milliards $, soit 24% par rapport à 1981 et comparativement à une augmentation de 15% pour l'exercice précédent.

Le revenu-primes net au Canada de l'assurance-vie, y compris les rentes, a totalisé 7.9 milliards $, soit un montant légèrement inférieur à celui de 1981. Sur ce montant, 4.3 milliards $, soit 54% du total, représentaient des primes de contrats de rente. En 1980 et pour les années antérieures, les primes de rentes représentaient moins de 50% du revenu-primes total des compagnies d'assurance-vie. Sur le total de 4.3 milliards $ pour 1982, le montant de 2.2 milliards $, soit 51%, représentait des primes reçues aux termes de contrats individuels de rente et le montant résiduel de 2.1 milliards $, soit 49%, provenait de contrats collectifs de rente émis aux employeurs désireux de procurer des prestations de pension à leurs employés.

En ce qui concerne les dividendes versés aux porteurs de polices d'assurance à participation et de contrats de rente au Canada, un total de 734 millions $ a été payé ou crédité à leurs comptes en 1982. Ce chiffre représentait une hausse de 9% par rapport à celui de 1981.

Opérations d'assurance accident et maladie pratiquée par les compagnies d'assurance-vie

Les primes nettes souscrites au Canada en 1982, pour ce qui est des opérations d'assurance accident et maladie pratiquées par les compagnies d'assurance-vie, se chiffraient à 2.04 milliards $, soit une augmentation de 10% par rapport à 1981. L'actif maintenu au Canada à l'appui des opérations d'assurance accident et maladie a augmenté de 20% pendant l'année et s'est établi à 3.05 milliards $ à la fin de 1982.

Le taux des réclamations nettes des affaires d'assurance accident et maladie au Canada, lequel mesure la proportion des réclamations nettes, soumises ou non, par rapport aux primes gagnées nettes, est passé de 86% en 1981 à 95% en 1982.

Respectueusement présenté,

Le surintendant des Assurances,
R.M. Hammond.

CORPORATE INFORMATION

RENSEIGNEMENTS SUR LES COMPAGNIES

CANADIAN COMPANIES - COMPAGNIES CANADIENNES

ABBEY LIFE INSURANCE COMPANY OF CANADA
(L'ABBAYE COMPAGNIE D'ASSURANCE-VIE DU CANADA)

Head Office: 3027 Harvester Road, Burlington, Ontario L7N 3G9

OFFICERS and DIRECTORS (as at February 25, 1983)

OFFICERS: Chairman of the Board, Thomas H. Savage; President, William D. Millar; Secretary, David Goldberg, Q.C.; Senior Vice-President, Grant W. Gifford; Assistant Corporate Secretary, V. Ustrzycki; Vice-President and Actuary, D. Lorne Bleecker; Comptroller, D. Dixon.

SHAREHOLDERS DIRECTORS: E. Bennett, Simsbury, Conn., U.S.A.; R.H. Deck, Hartford, Conn., U.S.A.; J.M. McFadyen, Toronto, Ont.; W.D. Millar, Burlington, Ont.; R. Fred Richardson, Bloomfield, Conn., U.S.A.; T.H. Savage, Toronto, Ont.

POLICYHOLDERS DIRECTORS: James C. Firth, Ancaster, Ont.; David Goldberg, Hamilton, Ont.; L. Guolla, Islington, Ont.

Incorporated 1971 by letters patent, (Canada). (Continues the company incorporated 1963 by letters patent (Ont.) as Income Life Insurance Company of Canada. Name changed to present form 1967.) Supplementary letters patent issued 1975. Federal certificate of registry issued 1971.

CAPITAL

	$'000
Authorized, common (shares: 1,000,000)	2,000
Authorized, preferred (shares: 40,000)	2,000
Subscribed and paid in cash, common (shares: 750,000)	1,500
Premium on capital stock paid	7,888

THE ACADIA LIFE INSURANCE COMPANY
(L'ACADIE, COMPAGNIE D'ASSURANCE-VIE)

Head Office: Phoenix House, 439 University Ave., Toronto, Ontario M5W 1B6

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, Trumbull Warren, O.B.E.; Deputy Chairman and President, J.B. Murch; Vice-President and Secretary-Treasurer, H.E. Boyton; Vice-President and Actuary, J.D. Gray; Vice-President, Marketing, I.A. McNicol.

SHAREHOLDERS DIRECTORS: A.D. Armour, Oakville, Ont.; R.K. Bishop, Chesham Bois, Bucks, England; H.P. Connor, Halifax, N.S.; J.C. Couture, Q.C., Beaconsfield, Que.; M.H. Field, London, England; D.N. Kendall, O.B.E., Caledon, Ont.; J.B. Murch, Willowdale, Ont.; T.Warren, O.B.E., Puslinch, Ont.

POLICYHOLDERS DIRECTORS: A.G. Small, Islington, Ont.; John D. Stephens, Toronto, Ont.; F. Storimans, Stouffville, Ont.; B.W.E. Webb, Toronto, Ont.; R.B. Williams, Clarkson, Ont.

Incorporated 1961, Chap. 66. Federal certificate of registry issued 1961.

CAPITAL

	$'000
Authorized, common (shares: 10,000)	1,000
Subscribed and paid in cash, common (shares: 5,000)	500
Other contributions to surplus	9,785

ALLIANCE COMPAGNIE MUTUELLE D'ASSURANCE-VIE
(ALLIANCE MUTUAL LIFE INSURANCE COMPANY)

Siège social: 680 ouest, rue Sherbrooke, Montréal, Québec H3A 2S6

FONCTIONNAIRES et ADMINISTRATEURS (au 24 février 1983)

FONCTIONNAIRES: Président du Conseil et Chef de la direction, Hervé Belzile; Président et Chef des opérations, J. Denis Vincent; Vice-Président et Directeur général, J.M. Boyer; Vice-Président et Actuaire, Léon Mondoux; Vice-Président, Secrétaire et Directeur du Contentieux, Adrien Bordua.

ADMINISTRATEURS REPRESENTANT LES ASSURES: Jean A. Béliveau, Longueuil, Qué.; Hervé Belzile, Ville Mont-Royal, Qué.; J. Marcel Boyer, St-Laurent, Qué.; Marcel Cazavan, Verdun, Qué.; Charles E. Demers, Québec, Qué.; André Dion, Chambly, Qué.; Marie-Josée Drouin, Montréal, Qué.; R.K. Groome, Montréal, Qué.; J. Claude Hébert, Montréal, Qué.; Norman D. Hébert, Ville Mont-Royal, Qué.; Roger Lachapelle, Cartierville, Qué.; Pierre Laurin, Outremont, Qué.; Léo Lavoie, Chomeday, Qué.; Gérard Plourde, Outremont, Qué.; Jean-Denis Vincent, Pointe-Claire, Qué.

Constituée en corporation en 1917, chap. 69 sous le nom de "Alliance Nationale". (Acquise en vertu d'un contrat en 1917, l'Alliance Nationale, une compagnie de secours mutuels constituée en corporation en 1893, chap. 84 (Qué.).) Modifiée en 1924, chap. 101; 1929, chap. 91; 1945 chap. 44, est devenue un compagnie mutuelle d'assurance-vie; 1957, chap. 41, le nom de la compagnie fut changé en son nom actuel. Permis fédéral émis en 1917.

ALLSTATE LIFE INSURANCE COMPANY OF CANADA
(ALLSTATE DU CANADA, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 255 Consumers Road, Willowdale, Ontario M2J 1R4

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, John K. O'Loughlin; President, David B. Winn; Vice-Presidents, Lorne C. Clodge, Frederick T. Collict, Robert M. Fabro; Vice-President and Treasurer, Wayne E. Hedien; Vice-President and Actuary, Paul J. Overberg; Vice-President, Secretary and Controller, Frederick P. Khoury.

SHAREHOLDERS DIRECTORS: John Atkinson, Timmins, Ont.; Jack C. Barrow, Toronto, Ont.; J.J. Michael Eagan, Toronto, Ont.; Robert Gratton, Outremont, Que.; Wayne E. Hedien, Northbrook, Ill., U.S.A.; Joseph R. O'Kell, Toronto, Ont.; John K. O'Loughlin, Lake Forest, Ill., U.S.A.; Mark A. Poss, Northfield, Ill., U.S.A.; C. Richard Sharpe, Mississauga, Ont.; John D. Taylor, Toronto, Ont.; David B. Winn, Maple, Ont.

Incorporated 1963, Chap. 45. Federal certificate of registry issued 1964.

CAPITAL

	$'000
Authorized, common (shares: 10,000)...	1,000
Subscribed and paid in cash, common (shares: 5,000)..........................	500
Other contributions to surplus..	750

ASSURANCE-VIE DESJARDINS
(DESJARDINS MUTUAL LIFE ASSURANCE COMPANY)

Siège social: 200 Avenue des Commandeurs, Lévis, Québec G6V 6R2

FONCTIONNAIRES et ADMINISTRATEURS (au 25 février, 1983)

FONCTIONNAIRES: Président, Oscar Mercure; Vice-Président et Directeur Général, René Massicotte; Vice-Présidents, Jean-Claude Beaulieu, Gaétan Cantin, Camille Fortier, Jean-Louis Garant, Louis R. Labrecque, Edmond Pelchat, Michel St-Cyr; Actuaire responsable de l'évaluation, Marcel Pépin.

ADMINISTRATEURS REPRESENTANT LES CAISSES POPULAIRES: Maurice Lavallée, Pierreville, Qué.; Gilles Lemelin, Mercier, Qué.; Jean-Marie Ouellet, Ste-Foy, Qué.

ADMINISTRATEURS REPRESENTANT LES ASSURES: Ghislain Arsenault, Bonaventure, Qué.; Jean-Paul Bernier, Granby, Qué.; Pierre Blain, Laval, Qué.; Maurille Bouchard, St-Raphael, Qué.; Octavien Charpentier, St-Esprit, Qué.; Jean Cloutier, Laval des Rapides, Qué.; Marcel Couture, Lucerne, Qué.; Ernest Dauphinais, Chicoutimi, Qué.; Jean-Yves Gauthier, Matane, Qué.; Yves Malo, Outremont, Qué.; Raymond J. Marcotte, Regina, Sask.; Gabriel Martin, Asbestos, Qué.; Lionel Ménard, Senneterre, Qué.; Oscar Mercure, Lévis, Qué.; Dr. Marcel Nantel, Westmount, Qué.

Constituée en corporation en 1959, chap. 60 sous le nom de L'Assurance-vie Desjardins. (A acquis, en vertu d'un contrat en 1959, les affaires d'une compagnie provinciale du même nom, ayant été constituée en 1948, chap. 102 (Qué.).) Modifié en 1981, le nom de la compagnie fut alors changé en son nom actuel. Certificat d'enregistrement au fédéral émis en 1959.

CAPITAL

	'000$
Souscrit et versé en espèces par les Caisses Populaires......................	575

ATLANTIC MUTUAL LIFE ASSURANCE COMPANY
(LA COMPAGNIE MUTUELLE D'ASSURANCE-VIE ATLANTIQUE)

Head Office: 140 Garfield Street, Moncton, N.B. E1C 3Z1

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, L.F. Kirkpatrick; President, L.R. Furlong; Senior Vice-President and Treasurer, W.A. Comeau; Vice-president and Secretary, D.R. Lennox; Vice-President, Administration, G.A. McQuinn;Vice-President and Actuary, A.B. Neilson; Vice-President, Corporate Affairs, T.W. Mullane; Vice-President, Marketing, D.R. Howard.

POLICYHOLDERS DIRECTORS: S.E. DeConinck, Moncton, N.B.; T.L. Doyle, Moncton, N.B.; L.R. Furlong, Moncton, N.B.; Gerald J. Gaudet, Moncton, N.B.; L.F. Kirkpatrick, Halifax, N.S.; Alex J. LeBlanc, Moncton, N.B.; J.A. MacDougall, Saint John, N.B.; J.B. McGinn, Charlottetown, P.E.I.; E.J. Nichols, Dartmouth, N.S.

Incorporated 1969, Chap. 58. Federal certificate of registry issued 1971.

GUARANTEE FUND

	$'000
Amount contributed: Life Branch, $900,000, Personal Accident and Sickness Branch, $100,000..	1,000

THE CANADA LIFE ASSURANCE COMPANY

Head Office: 330 University Avenue, Toronto, Ontario M5G 1R8

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, D.W. Barr; President, E.H. Crawford; Vice-President, Administration and Secretary, D.I. Fraser; Vice-President, Chief Actuary and Controller, W.B. Waugh; Senior Vice-President, Investments and Data Processing, R.D. Radford.

POLICYHOLDERS DIRECTORS: D.W. Barr, Don Mills, Ont.; D.J. Barron, York, England; A.J.E. Child, Calgary, Alta.; J.H.C. Clarry, Toronto, Ont.; E.J. Courtois, Montreal, Que.; E.H. Crawford, Toronto, Ont.; G.R. Dawson, Vancouver, B.C.; G. Filion, St. Bruno de Montarville, Que.; L.E. Grubb, Durham, New Hampshire, U.S.A.; R.E. Harrison, Toronto, Ont.; J.C. Phillips, Don Mills, Ont.; Mrs. A.F.W. Plumptre, Ottawa, Ont.; C.E. Ritchie, Don Mills, Ont.; R.L. Stanfield, Ottawa, Ont.; R.L. Terrell, Naples, Fla., U.S.A.; W.P. Wilder, Toronto, Ont.

Incorporated 1849, Chap. 168 (Can.); amended 1879, Chap. 71 (Dom.); 1893, Chap. 76; 1899, Chap. 99; 1909, Chap. 59. Certificate of registry to transact Personal Accident and Sickness Insurance issued March 1, 1952. Commenced business 1847. Federal licence issued 1868.

CANADIAN GENERAL LIFE INSURANCE COMPANY
(COMPAGNIE D'ASSURANCE-VIE CANADIENNE GENERALE)

Head Office: P.O. Box 918, 105 Main Street East, Hamilton, Ontario L8N 3P6

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, Frederick W. McCutcheon; Vice-Chairman of the Board, Charles P. Flood; President, J.W. Roberts; Senior Vice-President, Jim McArter; Vice-President, Finance Administration and Assistant Secretary, Klaus D. Zabel; Secretary, T.W. Winnett; Valuation Actuary, Gary C. Mooney.

SHAREHOLDERS DIRECTORS: John P. Bassel, Q.C., Toronto, Ont.; Robert E. Bethell, Thornhill, Ont.; Charles P. Flood, Ancaster Ont.; Irving R. Gerstein, Don Mills, Ont.; Robert G. Graham, Winnipeg, Man.; Alan R. Marchment, Toronto, Ont.; Frederick Y. McCutcheon, Toronto, Ont.; James W. McCutcheon, Q.C., Toronto, Ont.

Incorporated 1967, Chap. 102 as Income Disability and Reinsurance Company of Canada; (Acquired by agreement in 1968 the business of the Executive Life and Disability Company of Canada, incorporated 1960 by letters patent (Ont.) as Income Insurance Company of Canada Limited). Amended by letters patent (Canada) 1973 changing name to present form. Federal certificate of registry issued 1968.

CAPITAL

	$'000
Authorized, common (shares: 1,000,000)..	5,000
Subscribed and paid in cash, common (shares: 246,790)........................	1,234
Premium on capital stock paid..	1,341

CANADIAN REASSURANCE COMPANY
(COMPAGNIE CANADIENNE DE REASSURANCE)

Head Office: 95 St. Clair Avenue West, Toronto, Ontario M4V 1N6

OFFICERS and DIRECTORS (as at March 15, 1983)

OFFICERS: Chairman of the Board, L.G. Greenwood; President, Michel Sales; Executive Vice-President, Alphonse Lepage; Vice-President, Denis Lapierre; Secretary, James Hughes; Vice-President and Actuary, Ralph G. Swail; Treasurer, D. Lomer.

SHAREHOLDERS DIRECTORS: D.W. Barr, Don Mills, Ont.; A.E. Barron, Willowdale, Ont.; P.E. Christen, Zurich, Switzerland; W.H. Diehl, Zurich, Switzerland; L.G. Greenwood, Willowdale, Ont.; Léo Lavoie, Montreal, Qué.; Alphonse Lepage, Brossard, Qué.; D.A. McIntosh, Toronto, Ont.; R.G. Rogers, Vancouver, B.C.; Michel Sales, Toronto, Ont.; H.J. Schoenenberger, Zurich, Switzerland; Paul Vaillancourt, Outremont, Que.; H.B. Vischer, Zurich, Switzerland; A.G. Watson, Toronto, Ont.

Incorporated 1960, Chap. 51. Federal certificate of registry issued 1960.

CAPITAL

	$'000
Authorized, common (shares: 10,000)	1,000
Subscribed and paid in cash, common (shares: 10,000)	1,000
Premium on capital stock paid	1,000
Other contributions to surplus	1,220

CHRYSLER LIFE INSURANCE COMPANY OF CANADA
(CHRYSLER COMPAGNIE D'ASSURANCE-VIE DU CANADA)

Head Office: Meadowvale Corporate Centre, Plaza One - 2000 Argentia Road, Mississauga, Ontario L5N 1P7

OFFICERS and DIRECTORS (as at February 21, 1983)

OFFICERS: President, E.O. Grote; Secretary, Robert A. Link; Valuation Actuary, Orlen E. Lunde; Vice-President and Treasurer, D.A. Robison; Vice-President and Controller, C.A. Smith; Vice-Presidents, Robert Ashton, W.R. Bradley, J.E. Farrell, G.G. Sampson; Vice-President, Finance, Robert E. Baker.

SHAREHOLDERS DIRECTORS: Robert Ashton, Utica, Michigan, U.S.A.; Robert E. Baker, Bloomfield Hills, Michigan, U.S.A.; Maurice J. Closs, Windsor, Ont.; E.O. Grote, Bloomfield Hills, Michigan, U.S.A.; Robert F. Kiborn, Q.C., Windsor, Ont.; J.J. Madden, Orchard Lake Village, Michigan, U.S.A.; Gerald G. Sampson, Mississauga, Ont.; A.E. Shamess, Windsor, Ont.; James T. Shuttleworth, Windsor, Ont.

Incorporated 1973 by letters patent. Federal certificate of registry issued 1974.

CAPITAL

	$'000
Authorized, common (shares: 40,000)	4,000
*Subscribed and paid in cash, common (shares: 15,000)	1,500
Other contributions to surplus	500

*Of the capital stock shown, $750,000 is deemed allocated to the Life Branch and $750,000 is deemed allocated to the Accident and Sickness Branch.

THE CITADEL LIFE ASSURANCE COMPANY
(LA CITADELLE, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 360 Broadway Avenue, Winnipeg, Manitoba R3C 0T7

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, Dr. S.B. Caflisch; President and Chief Financial Officer, F.W. Tallman; Deputy Chairman and Chief Executive Officer, J.E. Stephens; Senior Vice-Presidents, T.G. McMillan, J.H. Waldron, D.E. McDonald, D.J. Crawley; Vice-Presidents, M.V. Duffey, J.B. Fisher; Secretary, J.C. Murray; Valuation Actuary, P. Della Penna.

SHAREHOLDERS DIRECTORS: Dr. S.B. Caflisch, Winterthur, Switzerland; Dr. H.H. Fehlmann, Winterthur Switzerland; F.A. Lang, West Vanouver, B.C.; R.J. Roberts, Islington, Ont.; J.E. Stevens, Toronto, Ont.; F.W. Tallman, Don Mills, Ont.

POLICYHOLDERS DIRECTORS: H.A. Benham, Winnipeg, Man.; Dr. N. Boruch, Toronto, Ont.; J.F. Cowie, Calgary, Alta.; Dr. P.E. Renaud, Laval, Que.

Incorporated 1955, Chap. 66. (Acquired by agreement in 1955 the business of Dominion General Benefit Association, a fraternal benefit society incorporated 1945, Chap. 50), amended by letters patent 1978, changing name to present form. Supplementary letters patent issued 1981. Federal certificate of registry issued 1955.

CAPITAL

	$'000
Authorized, common (shares: 10,000)	1,000
Authorized, preferred (shares: 90,000)	9,000
Subscribed and paid in cash, common (shares: 10,000)	1,000
Subscribed and paid in cash, preferred (shares: 25,000)	2,500
Other contributions to surplus	6,596

COLONIA LIFE INSURANCE COMPANY
(COLONIA COMPAGNIE D'ASSURANCE-VIE)
(COLONIA LEBENSVERSICHERUNG A.G.)

Head Office: 2 St. Clair Avenue East, Toronto, Ontario M4T 2V6

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, D. Wendelstadt; Vice-Chairman of the Board, S. von Herrmann; President and Chief Executive Officer, W.H. Gleed; Chief Actuary, C.L. Oliver; Vice-President, Finance, N.J. DiRenzo; Vice-President, Marketing, R.H. Fenton.

SHAREHOLDERS DIRECTORS: Dr. J. Bankmann, Dusseldorf, W. Germany; W.H. Gleed, Agincourt, Ont.; S. von Herrmann, Oakville, Ont.; D.W. Pretty, Toronto, Ont.; C.D. Reekie, Islington, Ont.; D. Wendelstadt, Cologne, W. Germany.

POLICYHOLDERS DIRECTORS: Dr. G. Berger, Stamford, Conn., U.S.A.; J.D. Creighton, Toronto, Ont.; D.H. Gordon, Toronto, Ont.

Incorporated by letters patent, 1976. Commenced business 1977.

CAPITAL

	$'000
Authorized, common (shares: 50,000)	5,000
Subscribed and paid in cash, common (shares: 15,100)	1,510
Other contributions to surplus	5,294

THE COMMERCIAL LIFE ASSURANCE COMPANY OF CANADA
(LA COMMERCIALE, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 1303 Yonge Street, Toronto, Ontario M4T 1X1

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: President and Chief Executive Officer, J.N. McCarthy; Senior Vice-President and Secretary, R. Griffith; Vice-President and Treasurer, J.M. Buchan; Vice-President and Actuary, P. Dossal; Vice-President and Director of Marketing, J.P. Barbaro.

SHAREHOLDERS DIRECTORS: A. Gordon Archibald, Halifax, N.S.; P.A.G. Cameron, Toronto, Ont.; O. Hattink, Wassenaar, Holland; G.F. Jonckheer, Washington, D.C., U.S.A.; J.N. McCarthy, Toronto, Ont.; J.R. Randall (Mrs.),Toronto, Ont.; W.L. Williams, King City, Ont.; J.D. Woods, Toronto, Ont.

POLICYHOLDERS DIRECTORS: P.J.M. Bloemen, Oakville, Ont.; A.G.S. Griffin, Toronto, Ont.; Ross F. Phillips, Calgary, Alta.; J.E. Richardson, Vancouver, B.C.; Hon. M. Sauvé, P.C., Montreal, Que.

Incorporated 1911, Chap. 33 as The Alberta-Saskatchewan Life Insurance Company; amended 1913, Chap. 61; 1919, Chap. 93 changed name to present form. Federal licence issued 1913.

CAPITAL

	$'000
Authorized, common (shares: 30,000)..	3,000
Subscribed and paid in cash, common (shares: 30,000)........................	3,000
Premium on capital stock paid...	1,335

LA COMPAGNIE D'ASSURANCE SUR LA VIE LA SAUVEGARDE
(THE SAFEGUARD LIFE ASSURANCE COMPANY)

Siège social: 1 Complexe Desjardins, Montréal, Québec H5B 1E2

FONCTIONNAIRES et ADMINISTRATEURS (au 25 février 1983)

FONCTIONNAIRES: Président du conseil d'administration, Claude Ducharme, C.R.; Président et Directeur général, Henri Leblond; Secrétaire, Michel Desmarais; Actuaire, André Verdon.

ADMINISTRATEURS REPRESENTANT LES ACTIONNAIRES: J. Roland Bellemare, Louiseville, Que.; Ernest Dauphinais, Chicoutimi, Qué.; Claude Ducharme, Montréal, Qué.; Raymond Gagné. Cté Gaspé-sud, Qué.; Clement Gauthier, Montréal, Qué.; François Giguère, St. Joseph de Beauce, Qué.; Robert Guerriero, Montréal-Nord, Qué.; Florent Hébert, C.R., Sherbrooke, Qué.; Florent Lalonde, Welland, Ont.; Gérard Le Blanc, Amos, Qué.; Henri Leblond, St-Lambert, Qué.; André Meunier, Cowansville, Qué.; Jean-Marie Ouellet, Ste-Foy, Qué.

ADMINISTRATEURS REPRESENTANT LES ASSURES: Avila Bourbonnais, Montréal, Qué.; Maurice Gauthier, St-Boniface, Man.; Gabriel Nobert, Laval, Qué.; Jean-Thomas Payeur, Beauport, Qué.; Armand Piette, Berthierville, Qué.; Louis-Philippe Poulin, St-Léonard, Qué.; Emmanuel Roy, St-Fabien, Qué.

Constituée en corporation en 1903, chap. 95 (Qué.) sous le nom de la Compagnie d'assurance sur la vie La Sauvegarde. Réincorporée en 1911, chap. 139 (Féd.) Permis fédéral émis en 1912.

CAPITAL

	'000$
Autorisé, ordinaires (actions: 20,000)....................................	2,000
Souscrit et versé en espèces, ordinaires (actions: 11,920)..................	238
Prime sur capital actions..	58

CONFEDERATION LIFE INSURANCE COMPANY
(LA CONFEDERATION, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 321 Bloor Street East, Toronto, Ontario M4W 1H1

OFFICERS and DIRECTORS (as at February 22, 1983)

OFFICERS: Chairman of the Board and Chief Executive Officer, J.A. Rhind; President, P.D. burns; Valuation Actuary, M. Rosenfelder; Legal Vice-President and Secretary, M.E. Edwards.

POLICYHOLDERS DIRECTORS: G.R. Albino, Mississauga, Ont.; C.T. Bissell, Toronto, Ont.; C.M. Black, Don Mills, Ont.; B.A. Brown, Atlanta, Georgia, U.S.A.; P.D. Burns, Don Mills, Ont.; P.P. Daigle, Mount Royal, Que.; A.F. Griffiths, Toronto, Ont.; C.M. Harding O.B.E., Toronto, Ont.; T.E. Ladner, Q.C., Vancouver, B.C.; G.E. Mara, Don Mills, Ont.; A. Monast, Q.C., Quebec, Que.; D.A. McIntosh, Q.C., Toronto, Ont.; Sir David Nicolson, Surrey, England; H.D. Phelan, Toronto, Ont.; J.A. Rhind, Toronto, Ont.; J.P.R. Wadsworth, Toronto, Ont.; R.D. Wolfe, Willowdale, Ont.

Incorporated 1871, Chap. 54 as Confederation Life Association; amended 1874, Chap. 88; 1879, Chap. 72; 1890, Chap. 45; 1930, Chap. 60; 1963, Chap. 48; amended by letters patent 1970, changing name to present form. Federal licence issued 1871.

LES COOPERANTS, SOCIETE MUTUELLE D'ASSURANCE-VIE
(COOPERANTS, MUTUAL LIFE INSURANCE SOCIETY)

Siège social: 333 est, rue St-Antoine, Montréal, Québec H2X 1R9

FONCTIONNAIRES et ADMINISTRATEURS (au 28 Fevrier, 1983)

FONCTIONNAIRES: Président, Paul Dolan; Vice-Président et Actuaire, Richard Fortier; Vice-Président, Administration, Robert Rivest; Chef du Contentieux, Pierre D. Sauvé.

ADMINISTRATEURS REPRESENTANT LES ASSURES: Paul Dolan, Brossard, Qué.; Paul Couture, Champlain, Qué.; François Ménard, Granby, Qué.; Dr. Paul E. Nollet, Shawinigan-Sud, Qué.; Jean Lamontagne, Ville d'Anjou, Qué.; Martin J. Légère, Caraquet, N.B.; Raymond Delage, Ottawa, Ont.; Paul A. Fontaine, Woonsocket, R.I., U.S.A.; Guy Couture, St-Georges de Beauce, Qué.; Benoit Sinclair, Amqui, Qué.; Robert Boulet, Abitibi-Ouest, Qué.; André Gauthier, L'Assomption, Qué.; André-Leo Gervais, Val d'Or, Qué.; Emile R. Provencher, Coaticook, Qué.; Réal Guay, St-Félicien, Qué.; Bertrand Tremblay, Longueuil, Qué.; Germain Laberge, Beauharnois, Qué.; Ulric Collin, Montréal, Qué.; Rolland Allard, Lévis, Qué.; Jean Bernier, L'Islet, Qué.; Jean-Yves Couillard, Verchères, Qué.; Jacques Proulx, Wolfe, Qué.; Réal Michaud, Matapédia, Qué.; Marius Boucher, Beauce, Qué.; Albéric Babin, Bonaventure, Qué.; Bernard Duval, St-Roch de l'Achigan, Qué.; Rodrique Dubois, Boisbriand, Qué.; Gerard Gras, Longueuil, Qué.; Jean-René Bouchard, Baie St-Paul, Qué.; Jean-Robert Maheu, Auburn, Main, U.S.A.; Marcel Beaudoin, Lotbiniere, Qué.; Laurin Cloutier, St-Jean, Qué.; Jacques Blais, Compton, Qué.; Joseph Roy, Woodbury, Conn., U.S.A.; Jacques Paris, Montréal, Qué.; Jean-Louis Côté, Baie St-Paul, Qué.

Constituée en société 1961 (Qué.). Constituée en corporation aux fins du changement de juridiction par lettres patentes 1981. Fusionnée 1981 avec Les Artisans, Société Coopérative d'Assurance-Vie, la compagnie née de la fusion étant Les Coopérants, Société Mutuelle d'Assurance-Vie. Certificat fédéral émis 1981.

CO-OPERATORS LIFE INSURANCE COMPANY
(CO-OPERATORS COMPAGNIE D'ASSURANCE-VIE)

Head Office: 1920 College Ave., Regina, Sashatchewan S4P 1C4

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board and President, Gordon Sinclair; First Vice-Chairman, Ernest Nesbitt; Second Vice-Chairman, George Viereck; Executive Vice-President and Chief Executive Officer, Teunis Haalboom; Treasurer, Joseph Martin; Secretary, Murray Maxwell; Valuation Actuary, R.A. Crawley.

POLICYHOLDERS DIRECTORS: Colleen Brown, Richmond, Ont.; Nestor Charuk, Moncton, N.B.; Marty Cowal, St. Catherines, Ont.; Robert Coulthard, Glencoe, Ont.; Tymen Donkersgoed, Coaldale, Alta.; Harry Down, Victoria, B.C.; Robert Down, Hensall, Ont.; Warren Hanstead, Ottawa, Ont.; Ronald King, Warren, Man.; John MacDonald, Richmond Co., N.S.; John Mackintosh, Willowdale, Ont.; William McBride, St. Albert, Alta.; Bruce McCutcheon, Proton, Ont.; Wayne McLeod, Brandon, Man.; Jack Morneau, Windsor, Ont.; Ernest Nesbitt, Kitchener, Ont.; Gordon Sinclair, Saskatoon, Sask.; Keith Sproule, Lafleche, Sask.; George Viereck, Prince Rupert, B.C.; Frank Wall, Port Burwell, Ont.

Incorporated 1959 (Ont.) as Co-operators Life Insurance Association. Transjurisdictionally incorporated by letters patent 1981. Amalgamated 1982 with Co-operative Life Insurance Company, the continuing company being Co-operators Life Insurance Company. Federal certificate of registry issued 1981.

CAPITAL

	$'000
Authorized, common (shares: 100,000)..	5,000
Subscribed and paid in cash, common (shares: 20,000).........................	1,000

CROWN LIFE INSURANCE COMPANY
(CROWN, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 120 Bloor Street East, Toronto, Ontario M4W 1B8

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, President and Chief Executive Officer, R.A. Bandeen, O.C.; Senior Vice-President and Secretary, G.C. Donley, Q.C.; Executive Vice-President, Investment Operations, D.G. Payne; Vice-President, Director of Corporate Finance and Valuation Actuary, D.R. Johnston.

SHAREHOLDERS DIRECTORS: R.A. Bandeen, O.C. Toronto, Ont.; H.M. Burns, King, Ont.; Dr. J.R. Evans, Toronto, Ont.; G.C. Cray, Richmond Hill, Ont.; D.J. Hennigar, Bedford, N.S.; J.J. Jodrey, Hantsport, N.S.; J.EV.M. Lippman, Wessenaar, The Netherlands; H.L. Livergant, Toronto, Ont.; S.B. Roman, Unionville, Ont.; D.T. Schiff, New York, N.Y., U.S.A.; D.G. Willmot, King City, Ont.

POLICYHOLDERS DIRECTORS: M.A. Cooper, Toronto, Ont.; Dr. W.H. Cruickshank, Toronto, Ont.; J.H. Devlin, Aurora, Ont.; J.S. Palmer, Q.C., Calgary, Alta.; R. Primeau, Outremont, Que.; F.H. Sherman, Hamilton, Ont.; The Right Hon. The Earl of Westmorland, K.C.V.O. Gloucestershire, England.

Incorporated 1900, Chap. 97; amended 1908, Chap. 99; 1963, Chap. 50. Amended by letters patent 1982. Federal licence issued 1901.

CAPITAL

	$'000
Authorized, common (shares: 5,000,000)...	5,000
Authorized, common class A (shares: 5,000,000).................................	5,000
Authorized, preferred (shares: 400,000)..	40,000
Subscribed and paid in cash, common (shares: 2,000,000)........................	2,000
Premium on capital stock paid..	117

CUMIS LIFE INSURANCE COMPANY
(COMPAGNIE D'ASSURANCE-VIE CUMIS)

Head Office: 151 North Service Road, Burlington, Ontario L7R 4C2

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, R.H. Cowan; President, J.L. Herve Lanctot; Secretary, D.F. MacLean; Valuation Actuary, J.H. Hodgson; Treasurer, T.N. Brand.

SHAREHOLDERS DIRECTORS: Jean-Baptiste Alie, Hawksbury, Ont.; R.H. Cowan, Rosetown, Sask.; Robert L. Curry, Madison, Wisc., U.S.A.; A.L. Gracie, Stoney Creek, Ont.; Leo A.J. Jacques, Winnipeg, Man.; M.J. Jukosky, Medley, Alta.; J.L.H. Lanctot, Burlington, Ont.; W. Ralph MacLellan, Wellington, P.E.I.; Susanne Raschdorf, Nelson, B.C.; Melvin Tingley, Moncton, N.B.; Denis Vezina, Boucherville, Que.; Gerald V. West, Halifax, N.S..

POLICYHOLDERS DIRECTORS: G.M. Axtell, St. Thomas, Ont.; T.N. Brand, Islington, Ont.; G. Chezzi, Coniston, Ont.; Harry B. Davison, St. Catherines, Ont.; Harvey J. Delwo, Medicine Hat, Alta.; André Dupuis, Montreal, Que.; D.F. MacLean, Sydney, N.S.; Bernhard H. Proft, Chilliwack, B.C.

Incorporated by letters patent 1976. Federal certificate of registry issued 1977.

CAPITAL

	$'000
Authorized, common (shares: 230,000)	23,000
Subscribed and paid in cash, common (shares: 20,015)	2,005
Other contributions to surplus	4,000

THE DOMINION LIFE ASSURANCE COMPANY
(LA DOMINION, COMPAGNIE D'ASSURANCE SUR LA VIE)

Head Office: 111 Westmount Rd. South, Waterloo, Ontario N2J 4C6

OFFICERS and DIRECTORS (as at February 18, 1983)

OFFICERS: President, J.S. Acheson; Vice-President Indiv. Marketing, G.A. Coyne; Vice-President and Actuary, D. Eckersley; Vice-President and Treasurer, J.W. Mahn; Vice-President, Individual Operations, W.J. Saunders; Vice-President and Comptroller, P.G. Dooley; Vice-President, Group Marketing, D.M. Horman; Corp. Services Executive and Secretary, G.D. Baker; General Counsel, H.B. Edwards.

SHAREHOLDERS DIRECTORS: J.S. Acheson, Waterloo, Ont.; G.H. Dobbie, Cambridge, Ont.; W.G. Gadient, Chicago, Ill., U.S.A.; K.G. Murray, Bright, Ont.; J.P.W. Ostiguy, Mount Royal, Que.; S.A. Reeves, Sydney, N.S.; C.D. Silletto, Fort Wayne, Ind., U.S.A.

POLICYHOLDERS DIRECTORS: W.E. Bradford, Mississauga, Ont.; D.R. McKeag, Winnipeg, Man.; R.R. Munro, Loretto, Ont.; K. Rotenberg, Willowdale, Ont.

Incorporated 1889, Chap. 95; amended 1921, Chap. 74; 1965, Chap. 58. Federal licence issued 1889.

CAPITAL

	$'000
Authorized, common (shares: 1,000,000)	1,000
Subscribed and paid in cash, common (shares: 1,000,000)	1,000
Premium on capital stock paid	18

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY
(DOMINION OF CANADA, COMPAGNIE D'ASSURANCE GENERALE)

Head Office: 165 University Avenue, Toronto, Ontario M5H 3B9

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, P.S. Gooderham; President, D. Waugh; Vice-President and Secretary, R.L. Sewell; Vice-President, Life Insurance and Actuary, D.C. Townsend; Managing Director, Life Insurance, D.C. Elliott.

SHAREHOLDERS DIRECTORS: R.M. Barford, Toronto, Ont.; C.E. Bennett, Q.C., Toronto, Ont.; E.K. Cork, Toronto, Ont.; D.C. Elliott, Kingston, Ont.; F.G. Elliott, Islington, Ont.; J.V. Emory, Toronto, Ont.; P.S. Gooderham, Toronto, Ont.; W.B. Harris, Toronto, Ont.; H.N.R. Jackman, Toronto, Ont.; J.A. Langford, Q.C., Toronto, Ont.; R.H. Macdonald, Toronto, Ont.; D.J. Miano, Toronto, Ont.; L.N. Savoie, Sault Ste-Marie, Ont.; W.H. Sommerville, Stratford, Ont.; D.A. Waugh, Oakville, Ont.

Incorporated 1887, Chap. 105 as Manufacturers' Accident Insurance Company; amended 1893, Chap. 80 as the Manufacturers' Guarantee and Accident Insurance Company; 1898, Chap. 102 as The Dominion of Canada Guarantee and Accident Insurance Company; 1899, Chap. 108; 1929, Chap. 77 changed name to present form; 1930, Chap. 63; 1955, Chap. 68; 1964, Chap. 59. Federal licence issued 1887 (life insurance, 1924).

CAPITAL

	$'000
Authorized, common (shares: 400,000)..	2,000
Subscribed and paid in cash, common (shares: 202,060)........................	1,010
Premium on capital stock paid..	370

EATON BAY LIFE ASSURANCE COMPANY
(COMPAGNIE D'ASSURANCE-VIE EATON BAIE)

Head Office: 595 Bay Street, Toronto, Cntario M5G 2C6

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, A.L. Beattie; President, W.R. Livingston; Senior Vice-President and Secretary, K.L. Beaugrand; Senior Vice-Presidents, C.J. Cann and J.D. Switzer; Vice-President and Chief Actuary, D.A. Wright.

SHAREHOLDERS DIRECTORS: A.L. Beattie, Toronto, Ont.; G.R. Eaton, Toronto, Ont.; J.C. Eaton, Toronto, Ont.; T.E. Eaton, Toronto, Ont.; C.W. Evans, Thornhill, Ont.; W.R. Livingston, Toronto, Ont.; D.O. Wood, Willowdale, Ont.; P.W. Wood, Toronto, Ont.

POLICYHOLDERS DIRECTORS: C.M. Beattie, Oakville, Ont.; A.R. Huband, Toronto, Ont.; K.A. Jones, Toronto, Ont.

Incorporated 1920, Chap. 90 as the T. Eaton Life Assurance Company; amended by letters patent 1970; 1971; 1973, changing name to Eaton Life Assurance Company; 1977, changing name to Eaton/Bay Life Assurance Company; 1981, changing name to present form.

CAPITAL

	$'000
Authorized, common (shares: 500,000)..	500
Subscribed and paid in cash, common (shares: 250,315)........................	250
Premium on capital stock paid..	19

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA)
(L'EQUITABLE, COMPAGNIE D'ASSURANCE-VIE DU CANADA)

Head Office: One Westmount Road North, Waterloo, Ontario N2J 4C7

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: President, D.L. Macleod; Vice-President, Corporate Services and Secretary, W.H. Wahl; Senior Vice-President and Chief Actuary, H.I. McIntosh; Vice-President and Treasurer, G.R. Blake; Vice-President, Marketing, J.H. Sutherland.

POLICYHOLDERS DIRECTORS: T.R. Suttie, Waterloo, Ont.; R.J. Collins-Wright, Cambridge, Ont.; H.D. Greb, Waterloo, Ont.; J.C. Burt, Winnipeg, Man.; T. Giesbrecht, Kitchener, Ont.; W.D. Goodman, Q.C., Toronto, Ont.; R.A. Splane, Sherwood Park, Alta.; J.G. Weber, Waterloo, Ont.; J.M. Harper, Q.C., Waterloo, Ont.; C.G. Fleming, Toronto, Ont.; J.A. Tuck, Q.C., Toronto, Ont.; D.L. McLeod, Waterloo Ont.

Incorporated 1936, Chap. 55. (Acquired by agreement in 1936 the business of the Ontario Equitable Life and Accident Insurance Company, incorporated 1920 by letters patent, Ont.). Federal certificate of registry issued 1936.

THE EXCELSIOR LIFE INSURANCE COMPANY
(L'EXCELSIOR, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 20 Toronto Street, Toronto, Ontario M5C 2C4

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: President, Gordon N. Farquhar; Executive Vice-President, Michael A. Stephen; Senior Vice-President and Corp. Actuary, Donald F. Duncan; Vice-President, General Counsel and Secretary, C. John Stubbs; Vice-President and Treasurer, Barry F.H. Graham.

SHAREHOLDERS DIRECTORS: J. Allan Boyle, Willowdale, Ont.; Donald N. Byers, Westmount, Que.; Gordon N. Farquhar, Toronto, Ont.; John M. Galvin, W. Hartford, Conn., U.S.A.; J. Donald Mingay, Creemore, Ont.; H. Keith Morley, Islington, Ont. Kenneth P. Veit, W. Hartford, Conn., U.S.A.; James W. Westaway, Toronto, Ont.

POLICYHOLDERS DIRECTORS: Fraser M. Fell, Don Mills, Ont.; Jean Lambert, Beauport, Que.; H. Gordon MacNeill, Toronto, Ont.; Arne R. Neilsen, Calgary, Alta.

Incorporated 1889 by letters patent (Ont.). Federal licence issued 1897. Reincorporated 1970 by letters patent (Canada). Amended by supplementary letters patent, 1963, 1970 and 1976. Federal certificate of registry issued 1970.

CAPITAL

	$'000
Authorized, preferred (shares: 250,000)	25,000
Authorized, common (shares: 100,000)	500
Subscribed and paid in cash, common (shares: 50,000)	250
Premium on capital stock paid	11

FAMILY LIFE ASSURANCE COMPANY
(LA FAMILIALE, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 2700, 300 - 5th Avenue S.W., Calgary, Alberta T2P 0L3

OFFICERS and DIRECTORS (as at February 23, 1983)

OFFICERS: President, John H. Walsh; Executive Vice-President and Secretary, James M. Royer; Executive Vice-President, Donald J. Wilson; Senior Vice-President, E. Donald Patten; Valuation Actuary, K.T. Clark.

SHAREHOLDERS DIRECTORS: J.A. Cox, Calgary, Alta.; J. Douville, Mount Royal, Que.; A. Graham, Calgary, Atla.; R.G. Green, Calgary, Alta.; E.D. Patten, Calgary, Alta.; J.M. Royer, Calgary, Alta.; L.E. Shaw, Woodbridge, Ont.; D. Whittle, Calgary, Alta.

POLICYHOLDERS DIRECTORS: R. Farran, Calgary, Alta.; H. Harries, Edmonton, Alta.; J.H. Walsh, Calgary, Alta.; D.J. Wilson, Calgary, Alta.

Incorporated by Certificate of Amalgamation 1978, amalgamating United Investment Life Assurance Company, first registered in 1968, Westmount Life Insurance Company, first registered in 1963, and Family Life Assurance Company, first registered in 1964.

CAPITAL

	$'000
Authorized, preferred (shares: 1,500,000)	1,500
Authorized, common (shares: 13,500,000)	13,500
Subscribed and paid in cash, preferred (shares: 630,689)	631
Subscribed and paid in cash, common (shares: 1,489,243)	1,489
Premium on capital stock paid	12,841

FIDELITY LIFE ASSURANCE COMPANY

Head Office: 1600-1130 West Pender Street, Vancouver, B.C. V6E 2S2

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: President and Chief Executive Officer, J.S.M. Cunningham; Secretary, I. Wands; Vice-President and Director of Agencies, B.V. Douthwaite; Valuation Actuary, R.T. Smith; Vice-President and Director of Administration, K.J. Schmidt; Comptroller, A. Johnstone.

SHAREHOLDERS DIRECTORS: W.T. Brown, Vancouver, B.C.; F.G. Cotton, Sussex, England; D.L. Helliwell, Vancouver, B.C.; M.C.D. Hobbs, Vancouver, B.C.; C.E. Morris, Vancouver, B.C.; G.A.B. McGavin, Vancouver, B.C.

POLICYHOLDERS DIRECTORS: J.S.M. Cunningham, Vancouver, B.C.; Hon. Wm. M. Hamilton, P.C., O.C., Vancouver, B.C.; B.J. Rae, North Vancouver, B.C.; W.L. Stubbs, North Vancouver, B.C.

Incorporated 1912, Chap. 147 as The Saskatchewan Life Insurance Company; amended 1942, Chap. 37 changed name to present form. Federal licence issued 1914.

CAPITAL

	$'000
Authorized, common (shares: 10,000)	1,000
Subscribed and paid in cash, common (shares: 10,000)	1,000
Premium on capital stock paid	133
Other contributions to surplus	2,132

FINANCIAL LIFE ASSURANCE COMPANY OF CANADA
(FINANCIAL DU CANADA, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 1900, 10123-99th Street, Edmonton, Alberta T5J 3H1

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, Ralph Sepel; President, D. Robert Urquhart; Secretary and Controller, Joan P. Berry; Valuation Actuary, Stephen D. Bickel; Vice-President Marketing, Dennis E. Huss; Personnel Officer, Donald G. Muir.

SHAREHOLDERS DIRECTORS: Joan P. Berry, Stony Plain, Alta.; Dennis E. Huss, Edmonton, Alta.; Robert O. Purcifull, Houston, Texas, U.S.A.; Ralph Sepel, London, England; Robert Urquhart, Edmonton, Alta.

POLICYHOLDERS DIRECTORS: Stephen D. Bickel, Houston, Texas, U.S.A.; Robert M. Fulton, Edmonton, Alta. Rodger G. Hawkins, Calgary, Alta.; Gerald W.C. McLaughlan, Edmonton, Alta.

Incorporated 1975 by letters patent. Federal certificate of registry issued 1975.

CAPITAL

	$'000
Authorized, common (shares: 20,000)	2,000
Subscribed and paid in cash, common (shares: 10,000)	1,000
Premium on capital stock paid	1,000

GLACIER NATIONAL LIFE ASSURANCE COMPANY
(LA COMPAGNIE D'ASSURANCE-VIE GLACIER NATIONAL)

Head Office: 1201-750 West Pender Street, Vancouver, B.C. V6C 2T8

OFFICERS and DIRECTORS (as at March 1, 1983)

OFFICERS: Chairman of the Board, Joseph N. Mitchell; President, Maurice J. Calf; General Counsel, H. Frydenlund; Secretary, Carmen Scott; Treasurer, Connie McClinton; Valuation Actuary, Jeremy Collisbird.

SHAREHOLDERS DIRECTORS: M.J. Calf, North Vancouver, B.C.; H. Frydenlund, Vancouver, B.C.; M. Huculak, Vancouver, B.C.; J.N. Mitchell, Beverly Hills, Calif., U.S.A.; O. Praegel, Vancouver, B.C.; H.L. Roth, N. Hollywood, Calif., U.S.A.

Incorporated 1959, Chap. 58, as British Pacific Life Insurance Company, (Acquired by agreement the business of a provincial company of the same name, incorporated 1913, Chap. 85, (B.C.)). Amended by letters patent 1980, changing name to present form. Federal certificate of registry issued 1959.

CAPITAL

	$'000
Authorized, common (shares: 100,000)	1,000
Subscribed and paid in cash, common (shares: 50,000)	500

THE GREAT LAKES REINSURANCE COMPANY
(LES GRANDS LACS, COMPAGNIE DE REASSURANCE)

Head Office: 55 Yonge St., Suite 606, Toronto, Ontario M5E 1J4

OFFICERS and DIRECTORS (as at March 15, 1983)

OFFICERS: Chairman of the Board, J.C.C. Wansbrough; President, I.P. Emblin; Executive Vice-President, W. Lamertz; Senior Vice-President, M. Cooper; Vice-President, J.A. Littleford; Valuation Actuary, James A. Brierley.

SHAREHOLDER DIRECTORS: Jacques de Billy, Q.C., Sillery, Que.; R.T. Clarkson, Q.C., Town of Mount Royal, Que.; J.M. Coker, Toronto, Ont.; I.P. Emblin, Etobicoke, Ont.; Dr. K. Gerathewohl, Woerthsee, W. Germany; R.M. Hungerford, Vancouver, B.C.; Horst K. Jannott, Munich, W. Germany; H.A. Irving, Calgary, Alta.; L.G. Rolland, Westmount, Que.; R.M. Utting, Westmount, Que.; G.P.H. Vernon, Calgary, Alta.; J.C.C. Wansbrough, Toronto, Ont.

Incorporated June 30, 1951. Commenced business 1976.

CAPITAL

	$'000
Authorized, common (shares: 900,000)..	18,000
Subscribed and paid in cash, common (shares: 700,000)........................	14,000
Premium on capital stock paid..	19
Other contributions to surplus...	10,890

THE GREAT-WEST LIFE ASSURANCE COMPANY
(LA GREAT-WEST, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 60 Osborne St. North, Winnipeg, Manitoba R3C 3A5

OFFICERS and DIRECTORS (as at February 21, 1983)

OFFICERS: Chairman of the Board, J.W. Burns; President and Chief Executive Officer, K.P. Kavanagh; Vice-President and Secretary, Vice-President and Controller, J.A. Hillman; R.K. Siddall; Valuation Actuary, J.O. Personage.

SHAREHOLDERS DIRECTORS: Peter D. Curry, Westmount, Que.; J.W. Burns, Montreal, Que.; R.H. Jones, Winnipeg, Man.; Paul Desmarais, O.C., Westmount, Que.; John A. Love, Denver, Colo., U.S.A.; J. Blair MacAulay, Oakville, Ont.; A.V. Mauro, Q.C., Winnipeg, Man.; J.E.A. Nickerson, North Sydney, N.S.; Paul Britton Paine, Q.C., Westmount, Que.; K.P. Kavanagh, Winnipeg, Man.; R.J. Turner, Hillsborough, Cal., U.S.A.

POLICYHOLDERS DIRECTORS: W.M. Auld, Winnipeg, Man.; Marcel Belanger, O.C., Quebec, Que.; R.G. Graham, Winnipeg, Man.; R.O.A. Hunter, Winnipeg, Man.; A.M. Runciman, Winnipeg, Man.; Dr. C.H. Hollenberg, Toronto, Ont.; Walter Curlook, Toronto, Ont.; A.L. Simkin, Winnipeg, Man.

Incorporated 1891, Chap. 115; amended 1963, Chap. 52. Amended by letters patent 1970, 1975. Federal licence issued 1892.

CAPITAL

	$'000
Authorized, common (shares: 2,000,000)..	2,000
Subscribed and paid in cash, common (shares: 2,000,000)........................	2,000
Premium on capital stock paid..	55

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA
(L'IMPERIALE, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 95 St. Clair Avenue West, Toronto, Ontario M4V 1N7

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, C. Bruneau; President, W.G. Munro; Vice-President, R. Amyot, Q.C.; Vice-President and Actuary, M.A. Hale; Vice-President, General Counsel and Secretary, E.H. Wykes.

SHAREHOLDERS DIRECTORS: André Berard, Rivière-des-Prairies, Que.; Claude Bruneau, Montreal, Que.; Claude Castonguay, Quebec, Que.; Philippe de Monplanet, Paris, France; Robert Gachet, Paris, France; Lawrence G. Greenwood, Willowdale, Ont.; J. Louis Lebel, Q.C., Calgary, Alta.; Michel Marchal, Paris, France; William G. Munro, Toronto, Ont.; Jean-Marie Poitras, O.C., Quebec, Que.; Harold Renouf, O.C., Halifax, N.S.

POLICYHOLDERS DIRECTORS: Rene Amyot, Q.C., Quebec, Que.; John B.W. Carmichael, Toronto, Ont.; Frank E. Case, Toronto, Ont.; J. Douglas Gibson, Toronto, Ont.; John A. Kempton, Roehampton, England; Matthew S. Metcalfe, Spanish Fort, Alabama, U.S.A.; Roger H.A. Wain, London, England; Donald J. Wilkins, Toronto, Ont.

Incorporated 1896, Chap. 50, amended 1962, Chap. 18. Letters patent issued 1979 replacing Special Act. Amended by supplementary letters patent 1981. Federal licence issued 1897.

CAPITAL

	$'000
Authorized, preferred (shares: 1,200,000)	30,000
Authorized, common (shares: 15,000,000)	15,000
Subscribed and paid in cash, preferred (shares: 1,000,000)	23,935
Subscribed and paid in cash, common (shares: 1,000,000)	1,000
Premium on capital stock paid	59

INA LIFE INSURANCE COMPANY OF CANADA

Head Office: Suite 709, 141 Adelaide Street West, Toronto, Ontario M5H 3L5

OFFICERS and DIRECTORS (as at February 21, 1983)

OFFICERS: Chairman of the Board, Thomas F. Gaffney; President, Stephen L. Wyss; Asst. Vice-President, Arthur P. Comolli; Valuation Actuary, Owen J. Garfield; Secretary-Treasurer, David Wharmby.

SHAREHOLDERS DIRECTORS: Thomas F. Gaffney, Moylan, Pa. U.S.A.; Ronald H. Patterson, Toronto, Ont.; Victor Reid, Toronto, Ont.; Stephen L. Wyss, Thornhill, Ont.; Edward J. McConnell, Toronto, Ont.; Crawford W. Spratt, Toronto, Ont.; R.J. Kowalski, Wallingford, Penn., U.S.A.; J.R. Soper, Scarborough, Ont.; David Wharmby, Mississauga, Ont.

Incorporated 1978. Federal certificate of registry issued 1978.

CAPITAL

	$'000
Authorized, common (shares: 40,000)	4,000
Subscribed and paid in cash, common (shares: 15,007)	1,501
Other contributions to surplus	500

LAURIER LIFE INSURANCE COMPANY (COMPAGNIE D'ASSURANCE-VIE LAURIER)

Head Office: 295 The West Mall, Etobicoke, Ontario M9C 4Z9

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board and President, Hugh D. Haney; Secretary, Gregory Cairns; Valuation Actuary, William D. Baldin; Asst. Secretary, J. Lane Dillman; Controller, Philip M. Rutherford.

SHAREHOLDERS DIRECTORS: Francois Adam, Lévis, Qué.; John H. Buchanan, Fort Worth, Texas, U.S.A.; Pierre Croizat, Willowdale, Ont.; Glen J. Day, Toronto, Ont. John Dillman, Toronto, Ont.; Pierre de Vogue, Paris, France; Albert Gnat, Toronto, Ont.; Hugh D. Haney, Burlington, Ont.; Christian Hure, Paris, France; Norman G. James, Burlington, Ont.; François Negrier, Paris, France; Claude Y. Poulin, Crosne, France; Ernest O. Shieck, London, Ont.

Incorporated 1967, Chap. 104. (acquired by agreement 1967, the business of a provincial company of the same name, incorporated 1965 by letters patent (Ont.). Federal certificate of registry issued 1967.

CAPITAL

	$'000
Authorized, common (shares: 500,000)...	5,000
Subscribed and paid in cash, common (shares: 150,225)........................	1,502
Premium on capital stock paid...	503

LONDON LIFE INSURANCE COMPANY (LONDON LIFE, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 255 Dufferin Avenue, London, Ontario N6A 4K1

OFFICERS and DIRECTORS (as at March 1, 1983)

OFFICERS: Chairman of the Board, A.H. Jeffery, Q.C.; Deputy Chairman of the Board, A.T. Lambert; President and Chief Executive Officer, E.H. Orser; Senior Vice-President, Marketing, D.E. Creighton; Vice-President and Chief Actuary, L.B. Fewster; Vice-President and Secretary, H.M. Ballantyne.

SHAREHOLDERS DIRECTORS: J.L. Cockwell, Islington, Ont.; J.T. Eyton, Toronto, Ont.; M.M. Hawkrigg, Waterdown, Ont.; Alexander H. Jeffrey, Q.C., London, Ont.; Gordon D. Jeffery, London, Ont.; Joseph Jeffery, O.B.E., Q.C., London, Ont.; Allen T. Lambert, Toronto, Ont.; Patrick J. Keenan, Toronto, Ont.; E.H. Orser, London, Ont.; J. Allyn Taylor, London, Ont.

POLICYHOLDERS DIRECTORS: John B. Cronyn, London, Ont.; A.J. Little, Toronto, Ont.; J.H. Moore, Lambeth, Ont.; Donald J. Smith, London, Ont.; John J. Wettlaufer, London, Ont.

Incorporated 1874, Chap. 85 (Ont.). Reincorporated 1884, Chap. 89 (Fed.); amended 1885, Chap. 94; 1891, Chap. 117; Federal licence issued 1885.

CAPITAL

	$'000
Authorized, common (shares: 500,000)...	1,000
Subscribed and paid in cash, common (shares: 500,000)........................	1,000

THE MANUFACTURERS LIFE INSURANCE COMPANY
(LA COMPAGNIE D'ASSURANCE-VIE MANUFACTURERS)

Head Office: 200 Bloor Street East, Toronto, Ontario M4W 1E4

OFFICERS and DIRECTORS (February 23, 1983)

OFFICERS: President, E.S. Jackson; Executive Vice-President, J.M. Robertson; Senior Vice-President and Chief Actuary, R.B. Leckie; Vice-President and Secretary, E.H. McVitty, Q.C.

POLICYHOLDERS DIRECTORS: E.S. Jackson, Toronto, Ont.; Dr. G.C.A. Cook, Mississauga, Ont.; Richard Eugene Cross, Detroit, Mich., U.S.A.; R. Després, Quebec, Que.; John Stuart Dewar, Toronto, Ont.; Louis Yves Fortier, Q.C., Westmount, Que.; James Winslow Kerr, Toronto, Ont.; Hon. Donald Stovel Macdonald, Toronto, Ont.; Senator Ernest Charles Manning, Edmonton, Alta.; J.Y. McFaull, Saskatoon, Sask.; Donald Scott McGiverin, Toronto, Ont.; Richard Irwin Nelson, Vancouver, B.C.; James MacPhie Robertson, Toronto, Ont.; Walter Struan Robertson, Halifax, N.S.; George Williams, Toronto, Ont.

Incorporated 1887, Chap. 104. Amalgamated 1901, Chap. 105 with The Temperance and General Life Assurance Company of North America (incorporated 1884, Chap. 97) under the name Manufacturers and Temperance and General Life Assurance Company. Name changed to present form in 1901. Amended 1963, Chap. 53. Federal licence issued 1887.

THE MARITIME LIFE ASSURANCE COMPANY
(LA MARITIME COMPAGNIE D'ASSURANCE-VIE)

Head Office: 2701 Dutch Village Road, Halifax, N.S. B3J 2X5

OFFICERS and DIRECTORS (as at February 25, 1983)

OFFICERS: Chairman of the Board, G.B. Robertson, Q.C.; President and Chief Executive Officer, J.D. Crawford; Vice-President and Treasurer, K.A. Mader; Valuation Actuary, B.L. Burnell; Assistant Corporate Secretary, N.S. Cousens; Vice-President and Director of Individual Operations, W.A. Black.

SHAREHOLDERS DIRECTORS: Stephen L. Brown, Westwood, Mass., U.S.A.; R. Ross Craig, Campbellville, Ont.; Ronald B. Coleman, Calgary, Alta.; M. Dutil, Ville St-Georges, Que.; D.A. Eisenhauer, Lunenburg, N.S.; John T. Longmoore, Westwood, Mass., U.S.A.; T.P. McKenna, Falmouth, Mass., U.S.A.; G.W. Thomas, Lincoln, Mass., U.S.A.; G.B. Robertson, Q.C., Halifax, N.S.

POLICYHOLDERS DIRECTORS: H. Reuben Cohen, Q.C., Moncton, N.B.; J.D. Crawford, Halifax, N.S.; Dr. Reva Gerstein, Toronto, Ont.; Arthur R. Lundrigan, Cornerbrook, Nfld.; J.W. Lindsay, Halifax, N.S.

Incorporated 1922, Chap. 123 (N.S.); amended 1923, Chap. 151; 1961, Chap. 117; 1964, Chap. 104; 1967, Chap. 139; 1969, Chap. 136. Federal licence issued 1924.

CAPITAL

	$'000
Authorized, common (shares: 1,600,000)	8,000
Subscribed and paid in cash, common (shares: 189,294)	946
Premium on capital stock paid	5,815
Other contributions to surplus	47,250

THE MONARCH LIFE ASSURANCE COMPANY
(LA COMPAGNIE D'ASSURANCE-VIE MONARCH)

Head Office: 333 Broadway Avenue, Winnipeg, Manitoba R3C 0S9

OFFICERS and DIRECTORS (as at February 24, 1983)

OFFICERS: Chairman of the Board, I.H. Asper, Q.C.; Deputy Chairman of the Board, G.W. Schwartz; President, Harold Thompson; Vice-Presidents, Marketing, A.G. Dennis, Investments, R.E. Archer, Administration, D.B. Stevens, Group, A.M. Byrne; Vice-President and Secretary, D.A. McCarthy, Q.C.; Vice-President and Senior Actuary, C.J. Stafford.

SHAREHOLDERS DIRECTORS: I.H. Asper, Q.C., Winnipeg, Man.; Gerald Schwartz, Winnipeg, Man.; D.J. Jessiman, Q.C., Winnipeg, Man.; F.W. Sellers, Winnipeg, Man.; A. Shtabsky, Q.C., Edmonton, Alta.; H. Thompson, Winnipeg, Man.

POLICYHOLDERS DIRECTORS: R. Murray, Winnipeg, Man.; M.F.B. Nesbitt, Winnipeg, Man.; F.D. Radler, Vancouver, B.C.; George E. Sharpe, Winnipeg, Man.

Incorporated 1904, Chap. 96; amended 1963, Chap. 54. Federal licence issued 1906.

CAPITAL

	$'000
Authorized, common (shares: 1,000,000)	2,000
Subscribed and paid in cash, common (shares: 520,000)	1,040
Premium on capital stock paid	636

MONTREAL LIFE INSURANCE COMPANY
(COMPAGNIE D'ASSURANCE-VIE DE MONTREAL)

Head Office: 630 Sherbrooke Street West, Montreal, Quebec H3A 1E4

OFFICERS and DIRECTORS (as at March 1, 1983)

OFFICERS: Chairman of the Board, G. Alexander; President, N. Bauer; Vice-President and Secretary, R. Trudel; Treasurer, A.A.D. Fraser; Vice-President of Marketing, J.H. Dortmans; Vice-President of Group, R.S. Hendel; Vice-President and General Manager, U.S. Operations, W.N. Higgins; Actuary, J.H. Campbell.

SHAREHOLDERS DIRECTORS: George Alexander, Islington, Ont.; N. Bauer, Montreal, Que.; N. Curtis, Toronto, Ont.; R. DeSerres, Montreal, Que.; P.R. Dugdale, Hampshire, England; E.P. Greenfield, Essex, England; H.E. McClenaghan, Calgary, Alta.; M.I. Hilkowitz, Sandton, South Africa; D. Gordon, Hyde Park, Sandton, South Africa.

POLICYHOLDERS DIRECTORS: W.B. Boggs, Toronto, Ont.; J.P. de Grandpré, Ville Mont Royal, Que.; L. Langlois, Quebec, Que.; A.R. McMurrich, Toronto, Ont.; J.H. Richer, Montreal, Que.

Incorporated 1908, Chap. 165 as The Travellers Life Assurance Company of Canada; amended 1924, Chap. 92 changing name to present form; 1960, Chap. 52. Amended by letters patent 1979. Federal licence issued 1910.

CAPITAL

	$'000
Authorized, common (shares: 40,000)	4,000
Subscribed and paid in cash, common (shares: 16,672)	1,667
Other contributions to surplus	8,337

MONY LIFE INSURANCE COMPANY OF CANADA
(MONY DU CANADA, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 797 Don Mills Road, Suite 1500, Don Mills, Ontario M3C 1V2

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: President, John T. Birkenshaw; Vice President, Finance, H.Dunbar Russel; Vice President, Marketing, N.A. Foran; Vice-President, Policyholder Service, J. McKay; Valuation Actuary, Kenneth J. Goll.

SHAREHOLDERS DIRECTORS: J.T. Birkenshaw, Toronto, Ont.; R.T. Borah, Lloyd Harbour, N.Y., U.S.A.; S. Kanee, Winnipeg, Man.; H.S. Romaine, Mt. Kisco, N.Y., U.S.A.; J.H. Whittle, Westport, Ct., U.S.A.

POLICYHOLDERS DIRECTORS: Gordon M. Farquharson, Q.C., Toronto, Ont.; E.C. Bovey, Willowdale, Ont.; C.N. Moisan, Montreal, Que.

Incorporated 1973 by letters patent. Federal certificate of registry issued 1973.

CAPITAL

	$'000
Authorized, common (shares: 500,000)..	5,000
Subscribed and paid in cash, common (shares: 100,000)......................	1,000
Other contributions to surplus..	26,502

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA
(LA MUTUELLE DU CANADA, COMPAGNIE D'ASSURANCE SUR LA VIE)

Head Office: 227 King Street South, Waterloo, Ontario N2J 4C5

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board and Chief Executive Officer, J.H. Panabaker; President and Chief Operating Officer, J.V. Masterman; Senior Vice-President and Treasurer, D.R. Winhold; Chief Actuary, D.C. McTavish; Secretary, D.E. Weaver.

POLICYHOLDERS DIRECTORS: W.M. Anderson, Vancouver, B.C.; W.A. Bean, Waterloo, Ont.; A.M. Benidickson, Ottawa, Ont.; J.T. Black, Oakville, Ont.; G.H. Blumenauer, Oakville, Ont.; S.L. Buckwold, Saskatoon, Sask.; J.V. Masterman, Waterloo, Ont.; R.W. Cooper, Burlington, Ont.; Pierre Côté, Quebec, Que.; Edouard Fiset, Montreal Que.; William James, Toronto, Ont.; B.C. Matthews, Waterloo, Ont.; A.H. Mingay, Toronto, Ont.; J.H. Panabaker, Kitchener, Ont.; H.J.S. Pearson, Edmonton, Alta.; W.H. Rea, Toronto, Ont.; G.D. Stanfield, Halifax, N.S.; W.J. Stenason, Calgary, Alta.; C. William Daniel, Willowdale, Ont.; J.T. Hill, Kitchener, Ont.

Incorporated 1878, Chap. 31 as The Ontario Mutual Life Assurance Company. (Succeeded to the business, assets and liabilities of a provincial company of same name incorporated 1868, Chap. 17; amended: 1874, Chap. 86, Ont.) Amended 1880, Chap. 96; 1894, Chap. 121; 1900, Chap. 112 changing name to present form; 1901, Chap. 159; 1928, Chap. 67; 1962, Chap. 12. Amended by letters patent 1971. Federal licence issued 1870.

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA
(LA NATIONALE DU CANADA, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 522 University Avenue, Toronto, Ontario M5G 1Y7

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, R.A. Liddy; President and Chief Executive Officer, C.T.P. Galloway; Executive Vice-President, S.R. Johnson; Senior Vice-President and Treasurer, F.M. Crispo; Vice-President, General Counsel and Secretary, D.H. Creswell; Actuarial Vice-Presidents, M.B. McGuinness, R. Blane; Vice-President and Comptroller, R.H. Mason.

SHAREHOLDERS DIRECTORS: D.S. Anderson, Willowdale, Ont.; C.T.P. Galloway, Toronto, Ont.; S.R. Johnson, Oakville, Ont.; R.A. Liddy, West Hartford, Conn., U.S.A.; J.B. Ricker, Jr., Essex Fells, N.J., U.S.A.; D.G. Waldon, Toronto, Ont.

POLICYHOLDERS DIRECTORS: W.J. Corcoran, Kleinburg, Ont.; R.G. Dale, Toronto, Ont.; C. Pratte, Q.C., Quebec, Que.; J.R. Williams, Q.C., Toronto, Ontario.

Incorporated 1897, Chap. 78; amended 1961, Chap. 56. Federal licence issued 1899.

CAPITAL

	$'000
Authorized, common (shares: 100,000)..	1,000
Subscribed and paid in cash, common (shares: 100,000)......................	1,000
Premium on capital stock..	75

LA NATIONALE, COMPAGNIE DE REASSURANCE DU CANADA
(THE NATIONAL REINSURANCE COMPANY OF CANADA)

Siège Social: Place du Canada, Suite 2100, Montréal, Québec H3B 2R8

FONCTIONNAIRES et ADMINISTRATEURS (au 8 mars, 1983)

FONCTIONNAIRES: Président d'honneur, Gérard Parizeau; President et Directeur général, Robert Parizeau; Vice-Présidents, Armand Obadia, Jacques A. Ross, Alistair H. Ross et Jacques Caya; Vice-Président et Actuaire responsable de l'Evaluation, Marc Tardif; Vice-Président et Trésorier, Jacques G. Rainville; Secretaire, Ian A. Ballantine.

ADMINISTRATEURS REPRESENTANT LES ACTIONNAIRES: Claude Belleau, Montréal, Qué.; John C. Burns, Pointe-Claire, Qué.; Claude Ducharme, Montréal, Qué.; Claude Frenette, Montréal, Qué.; Jean H. Gagné, Ste-Foy, Qué.; Guynemer Giguère, Montréal, Qué.; Hervé Hébert, Outremont, Qué.; Norman D. Hébert, Ville Mt-Royal, Que.; Louis Jalabert, Montréal, Qué.; Maurice Jodoin, Montréal, Qué.; Robert Parizeau, Montréal, Qué.; Normand Perron, Ottawa, Ont.; Michael A. Meighen, Toronto, Ont.

Constituée en corporation en 1948, Chap. 79 sous le nom de La Nationale, Compagnie d'Assurances Incendie et Risques Divers; modification par lettres patentes en 1971, le nom de la compagnie fut alors changée en son nom actuel; 1980; certificat d'enregistrement au fédéral émis en 1972 pour exercer des affaires d'assurance-vie. Certificat d'enregistrement au fédéral émis en 1948.

CAPITAL

	000'$
Autorisé, ordinaires (actions: 1,400,000)....................................	7,000
Autorisé, privilegiées (actions: 30,000).....................................	3,000
Souscrit et versé en espèces, ordinaires (actions: 600,000)..................	3,000
Souscrit et versé en espèces, privilégiées (actions: 20,000).................	2,000
Prime sur capital-actions payée...	232

NORTH AMERICAN LIFE ASSURANCE COMPANY
(LA NORD-AMERICAINE, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 105 Adelaide Street West, Toronto, Ontario M5H 1R1

OFFICERS and DIRECTORS (as at February 25, 1983)

OFFICERS: Chairman of the Board, J.H. Taylor; President, A.G. McCaughey; Vice-President and Secretary, A.F. Loverseed; Valuation Actuary, C.B. Barbosa; Vice-President and Treasurer, J.C. Curtis; Senior Vice-Presidents, E.T. Hill, T.H. Inglis, K.L. Kirk, J.J. Deschenes.

POLICYHOLDERS DIRECTORS: J.H. Taylor, Toronto, Ont.; K.V. Cox, St. John, N.B.; R.D. Fullerton, Toronto, Ont.; M.A. Hale, Ottawa, Ont.; G.W.P. Heffelfinger, Victoria, B.C.; S.M. Hermant, Toronto, Ont.; G.H.D. Hobbs, Vancouver, B.C.; R.S. Hurlbut, Don Mills, Ont.; M.E. Jones, Calgary, Alta.; M.S. Lamontagne, Quebec, Que.; A.G. McCaughey, Islington, Ont.; R.G. McGovern, Ridgefield, Conn., U.S.A.; W.P. Neff, Weston, Vermont, U.S.A.; G.P. Osler, Toronto, Ont.; C. Perrault, Montreal, Que.; J.J. Pigott, Bolton, Ont.

Incorporated 1879, Chap. 73 as North American Mutual Life Insurance Company; amended 1882, Chap. 98 changing name to present form; 1897, Chap. 79. Letters patent 1975 replaced Special Act. Federal licence issued 1881.

THE NORTH WEST LIFE ASSURANCE COMPANY OF CANADA
(LA COMPAGNIE D'ASSURANCE-VIE NORTH WEST DU CANADA)

Head Office: 595 Howe Street, 12th Floor, Vancouver, B.C. V6C 2T5

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, Robert Bégin; President, John Baldev Gill; Executive Vice-President and Actuary, Donald R. Francis; Vice-President and Secretary, Arthur W. Putz; Senior Vice-President, Marketing, Ronald W. Pepper.

SHAREHOLDERS DIRECTORS: André Charron, Montreal, Que.; Robert Bégin, Beauport, Que.; Henry Lou Jamieson, San Mateo, Calif., U.S.A.; Harvey J. Grey, West Vancouver, B.C.; Ernest Anderson Johnson, Calgary, Alta.; Georges Smith, Sillery, Que.

POLICYHOLDERS DIRECTORS: Jean-Paul Pouliot, Ste-Foy, Que.; Paul-Emile Reinhardt, Ste-Foy, Que.; John Baldev Gill, Vancouver, B.C.

Incorporated 1966, Chap. 105. (Acquired by agreement the business assets and liabilities of a provincial company of the same name incorporated 1956, Chap. 98 (B.C.).) Amended by letters patent, 1982. Federal certificate of registry issued 1967.

CAPITAL

	$'000
Authorized, common (shares: 500,000)	1,000
Authorized, preferred (shares: 200,000)	5,000
Subscribed and paid in cash, common (shares: 383,541)	767
Subscribed and paid in cash, preferred (shares: 100,000)	2,500
Premium on capital stock paid	2,749

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA
(LA NORTHERN DU CANADA, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 380 Wellington Street, London, Ontario N6A 4G3

OFFICERS and DIRECTORS (as at February 25, 1983)

OFFICERS: Chairman of the Board, Ronald C. Brown; Vice-Chairman of the Board, Andre Charron; President and Chief Executive Officer, George Bowie; Vice-President and Secretary, A.K. Archer; Vice-President Insurance Operations, and Actuary, James E. Oatman; Vice-President Finance, and Treasurer, Lucien A. Pare.

SHAREHOLDERS DIRECTORS: Ronald C. Brown, Toronto, Ont.; Robert Begin, Beauport, Que.; Andre Charron, Montreal, Que.; R.M. Ivey, Q.C., London, Ont.; W.A. McKenzie, London, Ont.; Jean Marier, St. Foy, Que.; L.F. Stevens, London, Ont.

POLICYHOLDERS DIRECTORS: George L. Bowie, London, Ont.; Alex Langlois, Sillery, Que.; Donald D.C. McGeachy, London, Ont.; Pierre-Emile Reinhardt, St. Foy, Que.

Incorporated 1894, Chap. 122; amended 1924, Chap. 90; 1963, Chap. 57. Federal licence issued 1897.

CAPITAL

	$'000
Authorized, common (shares: 10,000)	1,000
Subscribed and paid in cash, common (shares: 10,000)	1,000
Premium on capital stock paid	101

OCCIDENTAL LIFE INSURANCE COMPANY OF CANADA

Head Office: 2180 Yonge Street, Toronto, Ontario M4P 2G4

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, Meno T. Lake; Vice-Chairman of the Board, President and Chief Executive Officer, James B. Roszak; Vice-President, Herbert W. Schwendinger; 2nd Vice-President and Secretary, Robert David Hansen; Vice-President and Treasurer, Richard D. MacKenzie; 2nd Vice-President, Paul H. Nichols; Vice-President and Valuation Actuary, Derek E. Thompson.

SHAREHOLDERS DIRECTORS: Herbert W. Schwendinger, Toronto, Ont.; Derek E. Thompson, Thornhill, Ont.; Bernard B. Lockwood, Toronto, Ont.; John Robertson, Oakville, Ont.; James B. Roszak, Thornhill, Ont.; Richard P. White, Ottawa, Ont.

POLICYHOLDERS DIRECTORS: Meno T. Lake, Hidden Hills, Calif., U.S.A.; David R. Carpenter, Corona del Mar, Cal. U.S.A.; Kenneth R.M. Hennessy, Toronto, Ont.

Incorporated 1970 by letters patent. Amended by supplementary letters patent 1975. Federal certificate of registry issued 1971.

CAPITAL

	$'000
Authorized, common (shares: 50,000)	5,000
Subscribed, common (shares: 50,000)	5,000
Paid in cash, common	1,500
Other contributions to surplus	8,950

PIONEER LIFE ASSURANCE COMPANY
(LA COMPAGNIE D'ASSURANCE-VIE PIONEER)

Head Office: P.O. Box 3145, Regina, Saskatchewan S4P 3G7

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, G.E.R. Sneath; President, W.W. Klein; Vice-President, Dr. D.T. Martin; Secretary-Treasurer, E.A. Rawlinson; Executive Vice-President and General Manager, W.H. Blaisdell; Valuation Actuary, A.L. Hollobon.

SHAREHOLDERS DIRECTORS: W.H. Blaisdell, Regina, Sask.; E. Hilderbrand, Altona, Man.; W.W. Klein, Regina, Sask.; R. Nelson, Lloydminster, Sask.; D.S. Price, Regina, Sask.; G.E.R. Sneath, Regina, Sask.; J.R.W. Sykes, Calgary, Alta.

POLICYHOLDERS DIRECTORS: J. Fox, Lloydminster, Sask.; Dr. D.T. Martin, Regina, Sask.; W. Powell, Swan River, Man.; E.A. Rawlinson, Prince Albert, Sask.; R.L. Skinner, Yorkton, Sask.

Incorporated 1974 by letters patent (Canada). (Continues the company incorporated in 1971 by Certificate of Incorporation (Saskatchewan) as Pioneer Life Assurance Company Ltd.) Federal certificate of registry issued 1974.

CAPITAL

	$'000
Authorized, preferred (shares: 10,000)	1,000
Authorized, common (shares: 15,000)	1,500
Subscribed and paid in cash, preferred (shares: 5,700)	570
Subscribed and paid in cash, common (shares: 4,300)	430
Premium on capital stock paid	1,720

PITTS LIFE INSURANCE COMPANY
(PITTS COMPAGNIE D'ASSURANCE-VIE)

Head Office: 201 King Street, London, Ontario N6A 1C9

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: President, R.W. Trollope; Vice-President, Bruce A. Hughes; Secretary, C.J. Ingram; Valuation Actuary, G. Horrocks.

SHAREHOLDERS DIRECTORS: William S. Chalmers, London, Ont.; Donald M. Egener, London, Ont.; Bruce A. Hughes, London, Ont.; C. Barrington Hunt, London, Ont.; Clifton J. Ingram, London, Ont.; Helen M. Lacey, Port Stanley, Ont.; Eileen L. Trollope, Hyde Park, Ont.; Robert W. Trollope, Hyde Park, Ont.; Beth L. Underhill, London, Ont.

Incorporated 1970 Chap. 75. (Acquired by agreement the business of a provincial company of the same name, incorporated 1963 (Ontario).) Federal certificate of registry issued 1971.

CAPITAL

	$'000
Authorized, common (shares: 50,000)	5,000
Subscribed and paid in cash, common (shares: 8,788)	879
Other contributions to surplus	500

PRINCIPAL LIFE INSURANCE COMPANY OF CANADA
(LA PRINCIPALE DU CANADA, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 2900 Principal Plaza, 10303 Jasper Avenue, Edmonton, Alberta T5J 3N6

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: President, Donald M. Cormie; Secretary-Treasurer, Robert D. Langston; Vice-President, Kenneth N. Marlin.

SHAREHOLDERS DIRECTORS: Donald M. Cormie, Edmonton, Alta.; James M. Cormie, Edmonton, Alta.; John M. Cormie, Edmonton, Alta.; Robert D. Langston, St. Albert, Alta.; Kenneth N. Marlin, Edmonton, Alta.; Lynn A. Patrick, Edmonton, Alta.; Adeline N. Smith, Edmonton, Alta.

Incorporated 1965, Chap. 21. Act of incorporation extended 1967, Chap. 41. Federal certificate of registry issued 1969.

CAPITAL

	$'000
Authorized, common (shares: 10,000)	1,000
Subscribed and paid in cash, common (shares: 5,000)	500
Premium on capital stock paid	525

RELIABLE LIFE INSURANCE COMPANY
(LA RELIABLE COMPAGNIE D'ASSURANCE-VIE)

Head Office: 505 York Blvd., Hamilton, Ontario L8N 3K9

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, Wm. R. Stover; President and Chief Operating Officer, A.T. Chmiel; Secretary, T.W. Ouchterlony; Treasurer and Assistant Secretary, R. Paul; Executive Vice-President and Chief Financial Officer, A.C. Zucaro; Valuation Actuary, J.B. Patterson.

SHAREHOLDERS DIRECTORS: A.T. Chmiel, Burlington, Ont.; R.A. Dubois, Hamilton, Ont.; A.C. Zucaro, Barrington, Ill., U.S.A.; T.W. Ouchterlony, Toronto, Ont.; W.R. Stover, Waukegan, Ill., U.S.A.; J.W.N. Thomas, Downsview, Ont.

POLICYHOLDERS DIRECTORS: W.S. Legg, Winnetka, Ill., U.S.A.; G.E. Lewis, Don Mills, Ont.; D.G. Seagrove, Toronto, Ont.

Incorporated 1975 by letters patent (Canada). Continues the company incorporated in 1963 by letters patent (Ont.). Amended by supplementary letters patent 1981. Federal certificate of registry issued 1975.

CAPITAL

	$'000
Authorized, common (shares: 20,000)	5,000
Subscribed and paid in cash, common (shares: 10,000)	2,500

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA
(LA SOUVERAINE, COMPAGNIE D'ASSURANCE-VIE DU CANADA)

Head Office: 300-5th Ave. S.W., Calgary, Alberta T2P OL3

OFFICERS and DIRECTORS (as at February 23, 1983)

OFFICERS: President, J.H. Walsh; Executive Vice-President, D.J. Wilson; Executive Vice-President and Secretary, J.M. Royer; Senior Vice-President, E.D. Patten; Assistant Secretary, Daniel McClelland; Valuation Actuary, K.T. Clark.

SHAREHOLDERS DIRECTORS: J.A. Cox, Calgary, Alta.; A.M. Graham, Calgary, Alta.; R.G. Green, Calgary, Alta.; H. Harries, Edmonton, Alta.; L.E. Shaw, Woodbridge, Ont.; D. Whittle, Calgary, Alta.; J.M. Royer, Calgary, Alta.; J.E. Douville, Mount Royal, Que.

POLICYHOLDERS DIRECTORS: E.D. Patten, Calgary, Alta.; R.A. Farran, Calgary, Alta.; J.H. Walsh, Calgary, Alta.; D.J. Wilson, Calgary, Alta.

Incorporated 1902, Chap. 102; amended 1963, Chap. 60, amended 1977 by supplementary letters patent. Federal licence issued 1903.

CAPITAL

	$'000
Authorized, preferred (shares: 1,000,000)	10,000
Authorized, common (shares: 10,000)	1,000
Subscribed, common (shares: 8,406)	841
Paid in cash, common	212
Premium on capital stock paid	204

SUN LIFE ASSURANCE COMPANY OF CANADA
(SUN LIFE DU CANADA, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 200 University Ave., Toronto, Ontario M5H 3C7

OFFICERS AND DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman, Thomas M. Galt; President, George F.S. Clarke; Executive Vice-President, J.A. Brindle; Senior Vice-President and General Manager for Canada, J.R. Gardner; Senior Vice-Presidents, C.J.D. Leamy and W.J. McCarthy; Senior Vice-President and Valuation Actuary, A.C.M. Robertson; Senior Vice-President and Secretary, S.J. Gowdy.

POLICYHOLDERS DIRECTORS: Claude Bertrand, Montreal, Que.; George F.S. Clarke, Toronto, Ont.; H.R. Crabtree, Montreal, Que.; A.L. Fairley, Jr., Birmingham, Ala., U.S.A.; J.K. Finlayson, Toronto, Ont.; Thomas M. Galt, Toronto, Ont.; J.P. Gordon, Mississauga, Ont.; G. Arnold Hart, Mountain, Ont.; Louis Hébert, Montreal, Que.; H.J. Lang, Toronto, Ont.; Angus A. MacNaughton, San Francisco, Calif., U.S.A.; J.W.E. Mingo, Halifax, N.S.; The Rt. Hon. Lord Polwarth, Roxburghshire, Scotland; Alfred Powis, Toronto, Ont.; K.M. Richardson, Winnipeg, Man.; Ian D. Sinclair, Oakville, Ont.; J. Herbert Smith, Toronto, Ont.; John A. Tory, Toronto, Ont.; Marshall M. Williams, Calgary, Alta.

Incorporated 1865, Chap. 43 (Can.) as The Sun Insurance Company of Montreal; amended 1870, Chap. 58 (Dom.); 1871, Chap. 53 changing name to the Sun Mutual Life Insurance Company of Montreal: 1882. Chap. 100 changing name to present form; 1897, Chap. 82; 1929, Chap. 83; 1962, Chap. 34. Federal licence issued 1871.

TORONTO MUTUAL LIFE INSURANCE COMPANY

Head Office: 112 St. Clair Ave. West, Toronto, Ontario M4V 2Y3

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: President and Chief Executive Officer, J.T. English; Vice-President and Secretary-Treasurer, R.M. Sproule; Vice-President, Administration, Frederic Eberlin; Vice-President, Marketing, J.M. Graham; Vice-President and Actuary, M. Gregory Holmes.

POLICYHOLDERS DIRECTORS: J.V. Ardiel, Toronto, Ont.; J.S. Brown, Toronto, Ont.; J.T. English, Oakville, Ont.; B.S. Haines, Medford, N.J., U.S.A.; K.A. McKenzie, Q.C., Edmonton, Alta; J.R. Munro, Edmonton, Alta; A.W. Reeve, Willowdale, Ont.; W.B. Thompson, Willowdale, Ont.; F.R. Tomenson, Willowdale, Ont.; A.W. Turner, Toronto, Ont.

Organized 1898 as the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. Incorporated 1934, Chap. 67 as a mutual life insurance company under the name of Ancient Foresters Mutual Life Insurance Company; amended 1939, Chap. 59 changing name to present form. Federal certificate of registry issued 1934.

TRAVELERS LIFE INSURANCE COMPANY OF CANADA
(TRAVELERS DU CANADA, COMPAGNIE D'ASSURANCE-VIE)

Head Office: 400 University Avenue, Toronto, Ontario M5G 1S7

OFFICERS and DIRECTORS (as at February 25, 1983)

OFFICERS: Chairman of the Board, John W. Graham; President, Daniel Damov; Valuation Actuary, Rodney E. Smart; Vice-Presidents, T. Donald Philp, Lawrence J. Rawlinson, R.A. Whiklo; Secretary, Robert J. Pirie.

SHAREHOLDERS DIRECTORS: Robert E. Bjorhus, Windsor, Conn., U.S.A.; Daniel Damov, Don Mills, Ont.; John W. Graham, Toronto, Ont.; C. Roderick O'Neil, Hartford, Conn., U.S.A.; T. Donald Philp, Toronto, Ont.; Robert J. Pirie, Willowdale, Ont.; Lawrence J. Rawlinson, Toronto, Ont.; Harvey J. Saffeir, West Hartford, Conn., U.S.A.; Richard J. Shima, West Hartford, Conn., U.S.A.; Robert A. Whiklo, Toronto, Ont.

Incorporated 1971 by letters patent. Federal certificate of registry issued 1971.

CAPITAL

	$'000
Authorized, common (shares: 50,000)	5,000
Subscribed and paid in cash, common (shares: 10,000)	1,000
Other contributions to surplus	14,950

THE WAWANESA MUTUAL LIFE INSURANCE COMPANY
(LA COMPAGNIE MUTUELLE D'ASSURANCE-VIE WAWANESA)

Head Office: Wawanesa, Manitoba

OFFICERS and DIRECTORS (as at February 24, 1983)

OFFICER: Chairman of the Board, J.A. Laing; Vice-Chairman, G.C. Trites; President, I.M. Montgomery; Vice-President, W.J.A. Bulman; Treasurer, C.C. Blair; Secretary, L.H. Goddard; Valuation Actuary, J.H. Murta.

POLICYHOLDERS DIRECTORS: V.M. Binkley, Brandon, Man.; J.N.W. Budd, Sechelt, B.C.; W.J.A. Bulman, Winnipeg, Man.; Dr. H.E. Duckworth, Winnipeg, Man.; G.T. Haig, Q.C., Winnipeg, Man.; A.M. Harper, Q.C., West Vancouver, B.C.; J.A. Laing, Victoria, B.C.; H.F. Stevenson, Winnipeg, Man.; G.C. Trites, Winnipeg, Man.; I.M. Montgomery, Winnipeg, Man.

Incorporated 1960, Chap. 55. Federal certificate of registry issued 1960.

GUARANTEE FUND

	$'000
Authorized (Life Branch, $4,436) (Casualty Branch, $64)	4,500

THE WESTERN LIFE ASSURANCE COMPANY
(WESTERN COMPAGNIE D'ASSURANCE-VIE)

Head Office: 100 Main Street East, Suite 4200, Hamilton, Ontario L8N 3W6.

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, Marvin Meyerson; President, G. Ronald Pearsall; Vice-President and Treasurer, Fred C. Few; Vice-President and Secretary, Steve Szenasi; Assistant Secretary, Rosemary Morrison; Actuary, Bernard Rabinowitz.

SHAREHOLDERS DIRECTORS: Albert J. Dunn, Burlington, Ont.; Frederick C. Few, Mississauga, Ont.; James F. Newman, Burlington, Ont.; Joe L. Parkin, Evanston, Ill., U.S.A.

POLICYHOLDERS DIRECTORS: Dr. Harry Cohen, Hamilton, Ont.; Joseph T. Kostyk, Hamilton, Ont.; Marvin Meyerson, Woodmere, N.Y., U.S.A.; G. Ronald Pearsall, Mississauga, Ont.; Steve M. Szenasi, Burlington, Ont.

Incorporated 1914, Chap. 126. (Amended 1917: Chap. 68, and acquired by agreement 1917, the business of a provincial company of the same name, incorporated 1910, Chap. 116 (Man.).) Amended by letters patent 1972. Federal licence issued 1918.

CAPITAL

	$'000
Authorized, common (shares: 10,000)	1,000
Subscribed and paid in cash, common (shares: 7,071)	707
Premium on capital stock paid	1,092

ZURICH LIFE INSURANCE COMPANY OF CANADA
(ZURICH DU CANADA COMPAGNIE D'ASSURANCE-VIE)

Head Office: 188 University Avenue, Toronto, Ontario M5H 3C4

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, Ralph N. Mackintosh; President, Paul D. McGarry; Vice-President and Actuary, George R. Wallace; Corporate Secretary, Carol S. Daly.

SHAREHOLDERS DIRECTORS: Norman B. Bell, Toronto, Ont.; Dr. Lloyd C. Grisdale, Edmonton, Alta.; Ralph N. Mackintosh, Scarborough, Ont.; John A. McCleery, Don Mills, Ont.; Frederick G. McDowell, Willowdale, Ont.; Robert L. Vachon, Outremont, Que.

POLICYHOLDERS DIRECTORS: Ian C. Hart, Q.C., Islington, Ont.; J. Harold Deason, Mississauga, Ont.; Paul D. McGarry, Don Mills, Ont.

Incorporated 1899 by letters patent (Ont.) as The Continental Life Insurance Company. Amalgamated 1901, Chap. 94 (Ont.) with Farmers and Traders Life and Accident Assurance Company Limited. Amended 1951; 1964; 1965 changing name to present form. (Continued under federal letters patent 1971.) Commenced business 1899. Federal licence issued 1901.

CAPITAL

	$'000
Authorized, common (shares: 25,000)	500
Subscribed and paid in cash, common (shares: 10,002)	200
Premium on capital stock paid	50

The following company is registered to transact accident and sickness business only.

CONSTELLATION ASSURANCE COMPANY
(CONSTELLATION COMPAGNIE D'ASSURANCE)

Head Office: 26 Wellington St. East, Toronto, Ontario M5E 1J6

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: Chairman of the Board, I.D. Mair; Vice-Chairman of the Board, M.A.P. Beck; President and Chief Executive Officer, T.L. Bourk; Senior Vice-President, Chief Actuary and Treasurer, F.R. Clarke; Vice-Presidents, Gordon S. Donas, Wendy V. Hall, G.S. Thomson, Real Raymond, Dale Davies, G.N. Tyndall; Corporate Secretary, Karen Cooper.

SHAREHOLDERS DIRECTORS: Michael A.P. Beck, Westmount, Que.; T. Larry Bourk, Mississauga, Ont.; Frank R. Clarke, Mississauga, Ont.; David F. Eustace, Mississauga, Ont.; Lorraine A. Fortune, Willowdale, Ont.; Hon. Maurice Lamontagne, Ottawa, Ont.; Ian D. Mair, Montreal, Que.; Dr. Cyril Rotenberg, Toronto, Ont.; R. Latimer, Toronto, Ont.

Incorporated 1969 by a special Act of Parliament, 17-18 Elizabeth II, Chap. 61 as Transcostal Life Assurance Company. Amended by letters patent 1970, changing name to Unionmutual Life Assurance Company of Canada; 1975, changing name to Constellation Life Assurance of Canada; 1978 changing name to present form; 1980. Federal certificate of registry 1970.

CAPITAL

	$'000
Authorized, common (shares: 2,000,000)	2,000
Authorized, preferred (shares: 100,000)	10,000
Subscribed and paid in cash, common (shares: 1,000,000)	1,000
Subscribed and paid in cash, preferred (shares: 50,000)	5,000
Other contributions to surplus	540

BRITISH COMPANIES - COMPAGNIES BRITANNIQUES

COMMERCIAL UNION ASSURANCE COMPANY PLC

Head Office: London, England

Chief Agency in Canada: Commercial Union Tower, P.O. Box 820, Postal Station "A", Toronto, Ontario M5W 1G3

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario and Montreal Trust Company of Canada, Toronto, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, F.E.P. Sandilands; Chief Executive, C.R. Harris; Secretary, G.T. Spratt; Principal Actuary, J.H. Webb; Canadian Valuation Actuary, P.F.A. Clayson.

Chief Agent In Canada: F.A. Saville.

Established 1861. Commenced business in Canada 1863. Federal licence issued 1868.

CAPITAL

	£'000
Authorized, common (shares: 473,000,000)	118,250
Authorized, preferred (shares: 1,750,000)	1,750
Subscribed, common (shares: 412,598,472)	103,149
Subscribed, preferred (shares: 1,750,000)	1,750
Paid in cash	104,827

CO-OPERATIVE INSURANCE SOCIETY LIMITED

Head Office: Manchester, England

Chief Agency in Canada: 1920 College Avenue, Regina, Saskatchewan S4P 1C4

Trustee in Canada: Montreal Trust Company of Canada, Toronto, Ontario

OFFICERS(as at February 25, 1983)

Chairman of the Board, W.H. Farrow; Chief General Manager and Canadian Valuation Actuary, A. Duval; Deputy Chief General Manager, A. Cochrane.

Chief Agent in Canada: A. Hague.

Incorporated 1867. Federal certificate of registry issued 1948.

CAPITAL

	£'000
Authorized, common (shares: 105,000)	105
Subscribed, common (shares: 105,000)	105
Paid in cash	53

THE MERCANTILE AND GENERAL REINSURANCE COMPANY PLC

Head Office: London, England

Chief Agency in Canada: 141 Adelaide Street West, Toronto, Ontario M5H 3N2

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at March 15, 1983)

Chairman of the Board D.M.C. Donald; Managing Director, P.J. Howell; General Manager, J. Lock; Canadian Valuation Actuary, S.A. Clairman; Chief Actuary, M.B. Brown; Joint Secretary, P.E. Crane.

Chief Agent in Canada: I.G. Michie.

Incorporated 1907. Federal certificate of registry issued 1951 (Life Insurance, 1955)

CAPITAL

	£'000
Authorized, common (shares: 5,000,000)	5,000
Subscribed and paid in cash, common (shares: 5,000,000)	5,000
Premium on capital stock paid	4,115

THE MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY LIMITED

Head Office: North Sydney, Australia

Chief Agency in Canada: Suite 1915, 1080 Beaver Hall Hill, Montreal, Quebec H2Z 1S8

OFFICERS (as at March 9, 1983)

Chairman of the Board, M.N. Allen; General Manager, G.W. Weightman; Secretary, R.P. St.Ledger; Canadian Valuation Actuary, T.W. Goodyer.

Chief Agent in Canada: M. LeHouillier.

Incorporated 1886 as Citizens' Life Assurance Company Limited; name changed to present form 1907. Federal licence issued 1913.

CAPITAL

	Aust.$'000
Authorized, common (shares: 5,000,000)	10,000
Subscribed and paid in cash, common (shares: 1,000,000)	2,000

NRG LONDON REINSURANCE COMPANY LIMITED

Head Office: London, England

Chief Agency in Canada: Place du Canada, Suite 2100, Montreal, Quebec H3B 2R8

Trustee in Canada: Fiducie Prêt et Revenu, Montreal, Quebec

OFFICERS (as at February 28, 1983)

Chairman of the Board, Sir Herbert Tetley, K.B.E., C.B.; Managing Director, K.M. Dublon; General Manager, A.V. Spain; Assistant General Manager and Secretary, K.W. Haddon; Manager and Actuary, R.W. Michaelson; Canadian Valuation Actuary, M. Tardif.

Chief Agent in Canada: Robert Parizeau.

Established 1960. Federal certificate of registry issued 1976.

CAPITAL

	£'000
Authorized, common (shares: 10,000,000)	10,000
Subscribed, common (shares: 10,000,000)	10,000
Paid in cash, common	3,000
Premium on capital stock paid	500

THE NORWICH UNION LIFE INSURANCE SOCIETY
(LA SOCIETE D'ASSURANCE-VIE NORWICH UNION)

Head Office: Norwich, England

Chief Agency in Canada: 60 Yonge Street, Toronto, Ontario M5E 1H5

Trustee in Canada: National Trust Company Limited, Toronto, Ontario.

OFFICERS(as at February 23, 1983)

Chairman of the Board, M.G. Falcon; Chief General Manager, P.W. Sharman; Deputy Chief General Manager, V.W. Hughff; General Manager and Secretary, H.H. Scurfield; General Manager, J. Campbell; Canadian Valuation Actuary, G.H. Holland.

Chief Agent in Canada: Hugh Taylor.

Established 1808. Federal licence issued 1899.

PHOENIX ASSURANCE COMPANY LIMITED

Head Office: London, England

Chief Agency in Canada: 439 University Ave. (Box 219A) Toronto, Ontario M5W 1B6

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, J.O. Hambro, M.C.; Secretary, E.R. Wills; Canadian Valuation Actuary, M.H. Field.

Chief Agent in Canada: J.B. Murch.

Established 1781. Commenced business in Canada 1804. Federal licence issued 1868 (Life Insurance, 1909).

CAPITAL

	£'000
Authorized, common (shares: 80,000,000)	20,000
Subscribed and paid in cash, common (shares: 61,020,782)	15,255
Premium on capital stock paid	47,100

THE PRUDENTIAL ASSURANCE COMPANY LIMITED (OF ENGLAND)

Head Office: London, England

Chief Agency in Canada: 635 Dorchester Blvd. West, Montreal, Quebec H3B 1R7

Trustee in Canada: Montreal Trust Company of Canada, Toronto, Ontario and Montreal Trust Company of Canada, Kitchener, Ontario.

OFFICERS (as at February 28, 1983)

Chairman of the Board, Lord Carr of Hadley, P.C.; President, K.A. Usherwood; Chief General Manager, F.B. Corby; Secretary, D.F. Roper; Canadian Valuation Actuary, M.A.P. Beck.

Chief Agent in Canada: I.D. Mair.

Organized 1848. Federal licence issued 1923 (Life Insurance 1930)

CAPITAL

	£'000
Authorized, common (shares: 350,000,000)	87,500
Subscribed and paid in cash, common (shares: 298,388,254)	74,597
Premium on capital stock paid	46,430

ROYAL LIFE INSURANCE LIMITED

Head Office: Liverpool, England

Chief Agency in Canada: 277 Lakeshore Road East, Suite 300, Oakville, Ontario L6J 1H9

Trustee in Canada: Montreal Trust Company of Canada, Toronto, Ontario and Crown Trust Company, Winnipeg, Manitoba.

OFFICERS (as at February 28, 1983)

Chairman of the Board, J.J. Howard; General Manager and Chief Actuary, A.C. Baker; Deputy General Manager and Actuary, H.B. Johnson; Assistant General Managers, A.J. McLachlan, and D.R. Parry; Company Secretary, B.P.A. Davies; Canadian Valuation Actuary, B. McCormick.

Chief Agent in Canada: Keith J. Harding.

Incorporated in 1981. Federal Certificate of registry issued 1981.

CAPITAL

	£'000
Authorized common (shares: 5,000,000)..	5,000
Subscribed and paid in cash, common (shares: 5,000,000)......................	5,000
Premium on capital stock paid..	4,883

THE STANDARD LIFE ASSURANCE COMPANY (COMPAGNIE D'ASSURANCE STANDARD LIFE)

Head Office: Edinburgh, Scotland

Chief Agency in Canada: 1245 Sherbrooke Street West, Montreal, Quebec H3G 1G3

Trustee in Canada: The Royal Trust Company, Montreal, Quebec and The The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, R.C. Smith; General Manager, G.D. Gwilt; Secretary and Deputy General Manager, G.C. Philip; Actuary, A.D. Shedden; Canadian Valuation Actuary, G.F. Allan.

Chief Agent in Canada: Alastair S. Fernie

Established 1825 as The Life Insurance Company of Scotland; name changed to present form 1832. Commenced business in Canada 1833. Federal licence issued 1868.

SUN ALLIANCE AND LONDON ASSURANCE COMPANY LIMITED

Head Office: London, England

Chief Agency in Canada: 48 Yonge Street, Toronto, Ontario M5E 1G8

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario.

OFFICERS (as at February 28, 1983)

Chairman of the Board, The Rt. Hon. Toby Austin Richard William Low Baron Aldington, P.C., K.C.M.G., C.B.E., D.S.O.; Chief General Manager, G. Bowler; Assistant General Manager and Actuary, S.P.L. Kennedy; Actuary, S.L. Smaller; Secretary, H. Silver; Canadian Valuation Actuary, R.D. Jenner.

Chief Agent in Canada: J.W. Evans.

Incorporated 1966 (Acquired by agreement 1967 the assurance business and related assets of the Alliance Assurance Company Limited, The London Assurance and the Beacon Insurance Company Limited.) Federal certificate of registry issued 1967.

CAPITAL

	£'000
Authorized, common (shares: 1,000,000).......................................	1,000
Subscribed and paid in cash, common (shares: 1,000,000)......................	1,000

THE VICTORY INSURANCE COMPANY, LIMITED

Head Office: Folkestone, England.

Chief Agency in Canada: 55 Yonge Street, 10th Floor, Toronto, Ontario M5E 1J4

Trustee in Canada: National Trust Company Limited, Toronto, Ontario

OFFICERS (as at March 15, 1983)

Chairman of the Board, C.J. Baker; Secretary, L.R. Maxfield; Chief Executive, A.L. Preston; Canadian Valuation Actuary, J.A. Brierley.

Chief Agent in Canada: G.R. Minns.

Incorporated 1919. Federal certificate of registry issued 1941 (Life Insurance, 1959).

CAPITAL

	£'000
Authorized, common (shares: 4,850,000)	4,850
Subscribed and paid in cash, common (shares: 4,850,000)	4,850
Premium on capital stock paid	180

A.G.F. REASSURANCES

Siège social: Paris, France

Agence principale au Canada: Place du Canada, Suite 2100, Montréal, Québec H3B 2R8

FONCTIONNAIRES: (au 28 février, 1983)

Président, Michel Albert; Vice-président, Jean-Raymond Fouchet; Directeur général, Jacques V. Papon; Actuaire canadien responsable de l'évaluation, Marc Tardif.

Agent principal au Canada: M.W. Donald.

Fondation en 1906. Certificat d'enregistrement été accordé en 1977.

CAPITAL

	F.F.'000
Autorisé, ordinaire (actions: 960,000)	120,000
Souscrit, et versé en espèces, ordinaire (actions: 960,000)	120,000
Prime sur capital - actions payée	10,360

ABEILLE-PAIX REASSURANCES

Head Office: Paris, France

Chief Agency in Canada: 188 University Avenue, Toronto, Ontario M5H 3C3

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at March 11, 1983)

Chairman of the Board, Michel Marchal; Managing Director, Robert Grémaud; Canadian Valuation Actuary, Jacques Cloutier; Secretary and Chief Accountant, Claude Porret.

Chief Agent in Canada: Allan W. Eadie.

Incorporated 1966. Federal certificate of registry issued 1977.

CAPITAL

	Fr.'000
Authorized, common (shares: 750,000)	75,000
Subscribed and paid in cash, common (shares: 750,000)	75,000
Premium on capital stock paid	42,125
Other contributions to surplus	32,197

AETNA LIFE INSURANCE COMPANY

Head Office: Hartford, Connecticut, U.S.A.

Chief Agency in Canada: 20 Toronto Street, Toronto, Ontario M5C 2C4

Trustee in Canada: Montreal Trust Company, Montreal, Quebec and Canada Permanent Trust Company, Toronto, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, John H. Filer; President, W.O. Bailey; Secretary, Louise L. McCormick; Canadian Valuation Actuary, Robert A. Miller III.

Chief Agent in Canada: Donald F. Duncan

Incorporated 1853. Commenced business in Canada 1917. Federal licence issued 1917.

CAPITAL

	U.S.$'000
Authorized, common (shares: 33,300,000)	83,250
Subscribed and paid in cash, common (shares: 25,106,184)	62,765
Other contributions to surplus	14,662

ALEXANDER HAMILTON LIFE INSURANCE COMPANY OF AMERICA

Head Office: Farmington Hills, Michigan, U.S.A.

Chief Agency in Canada: 85 Bloor Street East, Toronto, Ontario M4W 1B4

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at March 1, 1983)

President, Richard H, Headlee; Secretary, A.C. Hassel; Treasurer, Frank A. Thiel; Canadian Valuation Actuary, Paul F. Saunders.

Chief Agent in Canada: Michael A. Castonguay.

Incorporated 1977. Federal certificate of registry issued 1978.

CAPITAL

	U.S.$'000
Authorized, common (shares: 800,000)	8,000
Subscribed and paid in cash, common (shares: 375,000)	3,750
Premium on capital stock paid	3,949
Other contributions to surplus	1,500

ALLSTATE LIFE INSURANCE COMPANY

Head Office: Northbrook, Illinois, U.S.A.

Chief Agency in Canada: 255 Consumers Road, Willowdale, Ontario M2J 1R4

OFFICERS (as at February 28, 1983)

Chairman of the Board: Donald F. Craib, Jr.; President, Raymond M. Kiefer; Senior Vice-President, Secretary and General Counsel, Robert S. Seiler; Senior Vice-President and Canadian Valuation Actuary, Paul J. Overberg.

Chief Agent in Canada: David B. Winn

Incorporated 1957. Federal certificate of registry issued 1960.

CAPITAL

	U.S.$'000
Authorized, common (shares: 20,000)	2,000
Subscribed and paid in cash, common (shares: 20,000)	2,000
Premium on capital stock paid	7,174

AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA

Head Office: Miami, Florida, U.S.A.

Chief Agency in Canada: 111 Merton Street, Toronto, Ontario M4S 3A7

Trustee in Canada: International Trust Company, Toronto, Ontario

OFFICERS (as at February 21, 1983)

President and Chief Executive Officer, R. Kirk Landon; Secretary, Louis Stinson, Jr.; Canadian Valuation Actuary, Paul M. Winukor.

Chief Agent in Canada: Bruce A. Shane

Incorporated 1952. Federal certificate of registry issued 1969.

CAPITAL

	U.S.$'000
Authorized, common (shares: 5,000,000)	5,000
Authorized, preferred (shares: 500,000)	5,000
Subscribed and paid in cash, common (shares: 4,472,341)	4,472
Premium on capital stock paid	1,533

AMERICAN HEALTH AND LIFE INSURANCE COMPANY

Head Office: Baltimore, Maryland, U.S.A.

Chief Agency in Canada: 1010 St. Catherine St. W., Montreal, Quebec H3B 1G7

OFFICERS (as at February 18, 1983)

President, Patrick M. Sheridan; Vice-President and Secretary, Robert L. Heimert.

Chief Agent in Canada: Barclay C. Westgate

Incorporated 1954 as Cavalier Life Insurance Company; name changed to present form, 1962. Federal certificate of registry issued 1963.

CAPITAL

	U.S.$'000
Authorized, common (shares: 30,000)	3,000
Subscribed and paid in cash, common (shares: 30,000)	3,000
Premium on capital stock paid	1,413
Other contributions to surplus	1,681

AMERICAN LIFE INSURANCE COMPANY
(COMPAGNIE D'ASSURANCE AMERICAN LIFE)

Head Office: Wilmington, Delaware, U.S.A.

Chief Agency in Canada: 55 University Avenue, Suite 1000, Toronto, Ontario M5J 2H7

Trustee in Canada: Montreal Trust Company of Canada, Toronto, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, George A. Abouzeid; President and Chief Executive Officer, Richard Collins; Executive Vice-Presidents, Henry T. Neal, Derek J. Oatway; Senior Vice-President and Chief Actuary, A. Henry Kunkemueller; Canadian Valuation Actuary, John R. Ostler.

Chief Agent in Canada: Gary A. McMillan.

Incorporated 1921. Federal certificate of registry issued 1978.

CAPITAL

	U.S.$'000
Authorized, common (shares: 500,000)	5,000
Subscribed and paid in cash, common (shares: 300,000)	3,000
Premium on capital stock paid	9,859

AMERICAN NATIONAL INSURANCE COMPANY

Head Office: Galveston, Texas, U.S.A.

Chief Agency in Canada: P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9

OFFICERS (as at February 28, 1983)

President, Orson C. Clay; Secretary, Charles D. Thompson; Canadian Valuation Actuary, Clayton L. Jackson.

Chief Agent in Canada: Arthur F. Sellers.

Incorporated 1905. Federal certificate of registry issued 1966.

CAPITAL

	U.S.$'000
Authorized, common (shares: 50,000,000)	50,000
Subscribed and paid in cash, common (shares: 30,832,449)	30,832
Less treasury stock	24,995
Premium on capital stock paid	211

AMERICAN UNITED LIFE INSURANCE COMPANY

Head Office: Indianapolis, Indiana, U.S.A.

Chief Agency in Canada: 372 Bay St., Suite 1000, Toronto, Ontario M5H 2X5

OFFICERS (as at February 21, 1983)

Chairman of the Board, John E. Reich; President, Jerry D. Semler; Secretary, R.L. Bach; Canadian Valuation Actuary, Edgar W. Pattison.

Chief Agent in Canada: Robin B. Cumine, Q.C.

Incorporated 1877 as The Supreme Lodge Knights of Pythias, a fraternal benefit society; name changed to present form 1936 upon merger with American Central Life Insurance Company. Federal certificate of registry issued 1942 as a fraternal benefit society, 1967 as a life insurance company.

BANKERS LIFE AND CASUALTY COMPANY

Head Office: Chicago, Illinois, U.S.A.

Chief Agency in Canada: 100 Main St.E., Suite 4200, Hamilton, Ontario L8N 3W6

OFFICERS (as at March 15, 1983)

Chairman of the Board and President, Robert P. Ewing; Canadian Valuation Actuary, Bernard Rabinowitz.

Chief Agent in Canada: G. Ronald Pearsall.

Incorporated in 1880. Federal certificate of registry issued 1967.

CAPITAL

	U.S.$'000
Authorized, common (shares: 10,000,000)	10,000
Subscribed and paid in cash, common (shares: 10,000,000)	10,000
Other contributions to surplus	50

BANKERS LIFE COMPANY

Head Office: Des Moines, Iowa, U.S.A.

Chief Agency in Canada: 372 Bay Street, Toronto, Ontario M5H 2X5

OFFICERS (as at February 15, 1983)

Chairman of the Board and Chief Executive Officer, R.N. Houser; President, J.R. Taylor; Canadian Valuation Actuary, Charles E. Farr.

Chief Agent in Canada: Robin B. Cumine, Q.C.

Incorporated 1879 as Bankers Life Association; name changed to present form 1911. Federal certificate of registry issued 1951.

BENEFICIAL STANDARD LIFE INSURANCE COMPANY

Head Office: Los Angeles, California, U.S.A.

Chief Agency in Canada: 1201-750 West Pender Street, Vancouver, B.C. V6C 2T8

OFFICERS: (as at March 15, 1983)

President, Henry Roth; Secretary, Sidney W. Bishop; Treasurer, Francis Majerus; Canadian Valuation Actuary, Steven Eisenberg.

Chief Agent in Canada: Maurice J. Calf.

Incorporated 1940 as Beneficial Casualty Insurance Company; name changed to present form 1944. Federal certificate of registry issued 1960.

CAPITAL

	U.S.$'000
Authorized, common (shares: 10,000,000)	10,000
Authorized, preferred (shares: 150,000)	150
Subscribed and paid in cash, common (shares: 4,709,585)	4,710
Other contributions to surplus	13,144

BUSINESS MEN'S ASSURANCE COMPANY OF AMERICA

Head Office: Kansas City, Missouri, U.S.A.

Chief Agency in Canada: 330 University Avenue, Toronto, Ontario M5G 1R8

OFFICERS (as at February 28, 1983)

Chairman of the Board, W.D. Grant; President, J.K. Higdon; Executive Vice-President-Law and Secretary, J.K. Bales; Canadian Valuation Actuary, O.R. Klein.

Chief Agent in Canada: Gordon A. Gibbins

Incorporated 1909 as Business Men's Accident Association of America; name changed to present form 1920. Federal certificate of registry issued 1956.

CAPITAL

	U.S.$'000
Authorized, common (shares: 12,000,000)	24,000
Subscribed and paid in cash, common (shares: 5,911,000)	12,000
Less treasury stock	1,695
Premium on capital stock paid	1,095

THE CAPITOL LIFE INSURANCE COMPANY

Head Office: Denver, Colorado, U.S.A.

Chief Agency in Canada: 372 Bay Street, Toronto, Ontario M5H 2X5

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at March 3, 1983)

Chairman of the Board, Paul R. Dupee; President, Edward J. Baran; Secretary, Joel S. Feldman; Canadian Valuation Actuary, Edward H. Baker.

Chief Agent in Canada: Robin B. Cumine, Q.C.

Incorporated 1905. Federal certificate of registry issued 1967.

CAPITAL

	U.S.$'000
Authorized, common (shares: 1,000,000)	10,000
Authorized, preferred (shares: 2,500,000)	25,000
Subscribed and paid in cash, common (shares: 300,000)	3,000
Subscribed and paid in cash, preferred (shares: 800,000)	8,000
Other contributions to surplus	56,793

CAROLINA LIFE AND ACCIDENT INSURANCE COMPANY

Head Office: Columbia, South Carolina, U.S.A.

Chief Agency in Canada: 6075 Yonge St., Willowdale, Ontario M2M 3W2

OFFICERS (as at February 28, 1983)

Chairman of the Board and President, Gayle O. Averyt; Treasurer, John M. Steigner; Secretary, Frank S. Smith, Jr.; Canadian Valuation Actuary, Paul F. Saunders.

Chief Agent in Canada: Iain S. Paterson

Colonial Life and Accident Insurance Company was incorporated in 1939. Federal certificate of registry issued 1979, on condition that in Canada, the Company use the name Carolina Life and Accident Insurance Company.

CAPITAL

	U.S.$'000
Authorized, common (shares: 10,000,000)	10,000
Subscribed and paid in cash, common (shares: 5,148,632)	5,149
Premium on capital stock paid	1,852

CHARTER NATIONAL LIFE INSURANCE COMPANY

Head Office: St. Louis, Missouri, U.S.A.

Chief Agency in Canada: P.O. Box 31, Commerce Court West, 29th Floor, Toronto, Ontario M5L 1B2

OFFICERS (as at February 28, 1983)

President, David T. Cumming; Secretary, Patricia M. Frank; Treasurer, Charles H. Woalkes; Canadian Valuation Actuary, Paul M. Winokur.

Chief Agent in Canada: Joe A. Tucker

Incorporated 1955 as Cardinal Life Insurance Company; present title adopted 1958. Federal certificate of registry issued 1973.

CAPITAL

	U.S.$'000
Authorized, common (shares: 110,000)	1,100
Subscribed and paid in cash, common (shares: 110,000)	1,100
Other contributions to surplus	7,950

COLLEGE RETIREMENT EQUITIES FUND

Head Office: New York, New York, U.S.A.

Chief Agency in Canada: 130 Adelaide Street West, Toronto, Ontario M5H 3C2

Trustee in Canada: Canada Permanent Trust Company, Toronto, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, Thomas C. Edwards; President, James G. MacDonald; Secretary, Louis R. Garcia; Canadian Valuation Actuary, Thomas G. Walsh

Chief Agent in Canada: John T. DesBrisay, Q.C.

Incorporated 1952. Federal certificate of registry issued 1972.

COLOGNE LIFE REINSURANCE COMPANY

Head Office: Stamford, Connecticut, U.S.A.

Chief Agency in Canada: 2 St. Clair Avenue East, Toronto, Ontario M4T 2V6

OFFICERS (as at March 14, 1983)

Chairman of the Board and Secretary, W. Gibson Harris; President, Dr. Gottfried Berger; Canadian Valuation Actuary, Patrick F. Flanagan.

Chief Agent in Canada: William H. Gleed

Incorporated 1967. Federal certificate of registry issued 1975.

CAPITAL

	U.S.$'000
Authorized, common (shares: 300,000)	3,000
Subscribed and paid in cash, common (shares: 200,000)	2,000
Other contributions to surplus	2,000

COMBINED INSURANCE COMPANY OF AMERICA (COMPAGNIE D'ASSURANCE COMBINED D'AMERIQUE)

Head Office: Northbrook, Illinois, U.S.A.

Chief Agency in Canada: 980 Yonge Street, Toronto, Ontario M4W 2J9

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at February 15, 1983)

Chairman of the Board, W. Clement Stone; President, Patrick G. Ryan; Secretary, Wallace S. Buya; Canadian Valuation Actuary, Spencer Koppel.

Chief Agent in Canada: Peter Cherian

Incorporated 1919. Federal certificate of registry issued 1956 (Life Insurance, 1970.)

CAPITAL

	U.S.$'000
Authorized, common (shares: 28,338,567)	28,339
Subscribed and paid in cash, common (shares: 27,108,667)	28,339
Less treasury stock	13,545
Other contributions to surplus	10,394

CONNECTICUT GENERAL LIFE INSURANCE COMPANY

Head Office: Hartford, Connecticut, U.S.A.

Chief Agency in Canada: 372 Bay Street, Toronto, Ontario M5H 2X5

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at March 1, 1983)

President, Hartzel Z. Lebed; Secretary, David C. Kopp; Vice-President, James G. Stewart; Presiding Director, Ralph S. Saul; Canadian Valuation Actuary, Richard J. Shepler.

Chief Agent in Canada: Robin B. Cumine, Q.C.

Incorporated 1865. Commenced business in Canada 1926; withdrew 1932. Federal certificate of registry issued 1945.

CAPITAL

	U.S.$'000
Authorized, common (shares: 5,978,322)	29,892
Subscribed and paid in cash, common (shares: 5,978,322)	29,892
Premium on capital stock paid	400

CONTINENTAL ASSURANCE COMPANY

Head Office: Chicago, Illinois, U.S.A.

Chief Agency in Canada: 1075 Bay Street, Toronto, Ontario M5S 2W5

Trustee in Canada: The Royal Trust Corporation of Canada, Winnipeg, Manitoba

OFFICERS (as at February 28, 1983)

President, E.J. Noha; Secretary, Thomas R. Igleski; Canadian Valuation Actuary, P.F. Della Penna.

Chief Agent in Canada: F.W. Tallman.

Incorporated 1911. Commenced business in Canada 1934; withdrew 1937. Federal certificate of registry issued 1947.

CAPITAL

	U.S.$'000
Authorized, common (shares: 4,500,000)..	22,500
Subscribed and paid in cash, common (shares: 4,366,173)......................	21,831
Other contributions to surplus..	48,016

THE CREDIT LIFE INSURANCE COMPANY

Head Office: Springfield, Ohio, U.S.A.

Chief Agency in Canada: 7th Floor, Commercial Union Tower, Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9

OFFICERS (as at February 26, 1983)

Chairman of the Board, Dwight W. Hollenbeck; President, F.J. Curtin; Secretary and Vice Chairman, Wesley T. Harrison; Executive Vice-President and Treasurer, Lewis E. Boggs; Canadian Valuation Actuary and Senior Vice President, Gary T. Fagg.

Chief Agent in Canada: Arthur F. Sellers

Incorporated 1925 as The Credit Guarantee Insurance Company; name changed to present form 1926. Federal certificate of registry issued 1956.

CAPITAL

	U.S.$'000
Authorized, common (shares: 1,000,000)..	2,500
Subscribed and paid in cash, common (shares: 461,065)........................	1,200
Less treasury stock..	249
Premium on capital stock paid..	95

CUNA MUTUAL INSURANCE SOCIETY
(LA SOCIETE D'ASSURANCE CUNA MUTUELLE)

Head Office: Madison, Wisconsin, U.S.A.

Chief Agency in Canada: Box 5065, 151 North Service Road, Burlington, Ontario L7R 4C2

Trustee in Canada: National Trust Company, Limited, Hamilton, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, H.Okimoto; President, R.L. Curry; Secretary, F.D. Miroff; Treasurer, J.C. Barbre; Canadian Valuation Actuary, J.H. Hodgson.

Chief Agent in Canada: J.L. Hervé Lanctôt.

Incorporated 1935 as The Cuna Mutual Society; name changed to present form 1939. Federal certificate of registry issued 1942.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

Head Office: New York, N.Y., U.S.A.

Chief Agency in Canada: 1200 McGill College, Suite 530, Montreal, Quebec H3B 4G7

Trustee in Canada: Royal Trust Company, Montreal, Quebec

OFFICERS (as at March 1, 1983)

Chairman of the Board and Chief Executive Officer, Coy G. Eklund; President, John B. Carter; Vice-President and Secretary, Rodney L. Enochs; Vice-President and Actuary, Albert Gubar; Canadian Valuation Actuary, J. Thomas Liddle, Jr.

Chief Agent in Canada: R. Belhumeur.

Incorporated 1859. Federal licence issued 1868.

FEDERATED LIFE INSURANCE COMPANY (LA COMPAGNIE D'ASSURANCE-VIE FEDERATED)

Head Office: Owatonna, Minnesota, U.S.A.

Chief Agency in Canada: 717 Portage Ave., Winnipeg, Manitoba R3G 0M8

Trustee in Canada: Canada Permanent Trust Company, Winnipeg, Manitoba

OFFICERS (as at February 23, 1983)

Chairman of the Board and President, C.I. Buxton II; Secretary, James B. Hamilton;; Canadian Valuation Actuary, Paul Otteson.

Chief Agent in Canada: R.E. Novog.

Incorporated 1958. Federal certificate of registry issued 1964.

CAPITAL

	U.S.$'000
Authorized, common (shares: 100,000)	1,000
Subscribed and paid in cash, common (shares: 100,000)	1,000
Other contributions to surplus	1,500

FIREMAN'S FUND AMERICAN LIFE INSURANCE COMPANY

Head Office: San Rafael, California, U.S.A.

Chief Agency in Canada: 350 Bloor St., East, Toronto, Ontario M4W 1H4

OFFICERS (as at February 28, 1983)

Chairman of the Board, Edwin F. Cutler; President, M. Gordon Gaddy; Senior Vice-President and Secretary, Francis W. Benedict; Vice-President and Treasurer, Michael Djordjevich; Canadian Valuation Actuary, Thomas A. Skiff.

Chief Agent in Canada: James L. Kirschbaum

Incorporated 1958 as Plymouth Insurance Company, merged in 1968 with Fireman's Fund American Life Insurance Company, Newark, New Jersey. Federal certificate of registry issued 1973.

CAPITAL

	U.S.$'000
Authorized, common (shares: 2,000,000)	2,000
Subscribed and paid in cash, common (shares: 2,000,000)	2,000
Premium on capital stock paid	77,781

FORD LIFE INSURANCE COMPANY

Head Office: Dearborn, Michigan, U.S.A.

Chief Agency in Canada: The Canadian Road, Oakville, Ontario L6J 5C7

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, J.W. Ford; President, K. Whipple; Secretary, H.D. Smith; Canadian Valuation Actuary, John H. Grady.

Chief Agent in Canada: J.B. Gregorovich.

Incorporated 1966. Federal certificate of registry issued 1971.

CAPITAL

	U.S.$'000
Authorized, common (shares: 200,000)	1,500
Subscribed and paid in cash, common (shares: 200,000)	1,500
Other contributions to surplus	1,500

THE FRANKLIN LIFE INSURANCE COMPANY

Head Office: Springfield, Illinois, U.S.A.

Chief Agency in Canada: 130 Adelaide Street W., Suite 2300, Toronto, Ontario M5H 3C2

OFFICERS (as at March 1, 1983)

Chairman of the Board and President, William J. Alley; Secretary, Frederick H. Stone; Canadian Valuation Actuary, Arthur C. Cragoe.

Chief Agent in Canada: J.W. Graham, Q.C.

Incorporated 1884. Federal certificate of registry issued 1970.

CAPITAL

	U.S.$'000
Authorized, common (shares: 30,000,000)	60,000
Subscribed and paid in cash, common (shares: 21,002,047)	42,004
Other contributions to surplus	3,032

FRANKONA RUCKVERSICHERUNGS-AKTIEN-GESELLSCHAFT

Head Office: Munich, West Germany

Chief Agency in Canada: 505 Consumers Rd., Suite 801, Willowdale, Ontario M2J 4V8

OFFICERS (as at March 29, 1983)

Chairman of the Board, Dr. Achim Kann; Secretary, Dr. Karl Mayr; Canadian Valuation Actuary, Yves Charbonneau.

Chief Agent in Canada: D.M. Williams

Incorporated 1886. Federal certificate of registry issued 1980.

CAPITAL

	D.M.'000
Authorized, common (shares: 33,501,250)	38,002
Authorized, preferred (shares: 720,000)	3
Subscribed and paid in cash, common (shares: 33,501,250)	38,002
Subscribed and paid in cash, preferred (shares: 720,000)	3

GAN VIE COMPAGNIE FRANCAISE D'ASSURANCES SUR LA VIE

Siège social: Paris, France

Agence principale au Canada: 360 ouest, rue St. Jacques, 18e étage, Montréal, Québec H2Y 1P5

FONCTIONNAIRES: (au 1er mars, 1983)

Président, G. Verdeil; Directeur général, J. Arvis; Actuaire canadien responsable de l'évaluation, Y. Trepanier.

Agent Principal au Canada: Eric Lee Clark.

Constituée en corporation en 1968. Certificat d'enregistrement au fédéral émis en 1979.

CAPITAL

	F.F.'000
Autorisé, ordinaire (actions: 130,000)	130,000
Souscrit, et versé en espèces, ordinaire (actions: 130,000)	130,000

GENERAL AMERICAN LIFE INSURANCE COMPANY

Head Office: St. Louis, Missouri, U.S.A.

Chief Agency in Canada: 31st Floor, Commerce Court West, Toronto, Ontario M5L 1B2

OFFICERS (as at February 28, 1983)

Chairman of the Board, Armand C. Stalnaker; President and Chief Executive Officer, H. Edwin Trusheim; Vice-President, Secretary and General Counsel, Frank H. Dixon; Vice-President and Controller, Roy R. Dressel; Vice-President and Treasurer, William R. Mead; Canadian Valuation Actuary, P.M. Winokur.

Chief Agent in Canada: Wallace D. Cox, Q.C.

Incorporated 1933. Federal certificate of registry issued 1962.

GENERAL REASSURANCE CORPORATION

Head Office: Greenwich, Connecticut, U.S.A.,

Chief Agency in Canada: Room 820, 1 Place Ville Marie, Montreal, Quebec H3B 2A2

OFFICERS (as at March 15, 1983)

Chairman of the Board, Harold J. Hudson, Jr.; President, Robert O. Shepler; Secretary, Edmond F. Rondepierre; Canadian Valuation Actuary, William W. Zeilman.

Chief Agent in Canada: Wm.H. Highfield, Jr.

Incorporated 1967. Federal certificate of registry issued 1969.

CAPITAL

	U.S.$'000
Authorized, common (shares: 20,000)	2,000
Subscribed and paid in cash, common (shares: 20,000)	2,000
Other contributions to surplus	117,861

GLOBE LIFE INSURANCE COMPANY

(Incorporated under the laws of the State of Illinois, U.S.A.)

Head Office: Chicago, Illinois, U.S.A.

Chief Agency in Canada: Two Robert Speck Parkway, Suite 1140, Mississauga, Ontario L4Z 1H8

Trustee in Canada: Montreal Trust Company, Toronto, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, Patrick G. Ryan; President, J.D. Brundage; Secretary, H.A. Lorenz; Senior Vice-President and Canadian Valuation Actuary, Stephen C. Carlson.

Chief Agent in Canada: John Edmund Harris.

Incorporated 1928. Federal certificate of registry issued 1963.

CAPITAL

	U.S.$'000
Authorized, common (shares: 8,000)	1,200
Subscribed and paid in cash, common (shares: 8,000)	1,200
Premium on capital stock paid	8,738

HARTFORD LIFE INSURANCE COMPANY

Head Office: Hartford, Connecticut, U.S.A.

Chief Agency in Canada: 401 Bay Street, Toronto, Ontario M5H 2Y7

OFFICERS (as at February 21, 1983)

Chairman of the Board and President, DeRoy C. Thomas; Secretary, Michael S. Wilder; Canadian Valuation Actuary, D. Lorne Bleecker.

Chief Agent in Canada: J.M. McFadyen.

Incorporated 1902. Federal certificate of registry issued 1959.

CAPITAL

	U.S.$'000
Authorized, common (shares: 1,000)	2,500
Subscribed and paid in cash, common (shares: 440)	1,100
Premium on capital stock paid	3,900
Other contributions to surplus	6,493

JOHN ALDEN LIFE INSURANCE COMPANY
(LA COMPAGNIE D'ASSURANCE-VIE JOHN ALDEN)

Head Office: Minneapolis, Minnesota, U.S.A.

Chief Agency in Canada: 215 Garry St., Suite 1500, Winnipeg, Manitoba R3C 3P3

Trustee in Canada: The Royal Trust Corporation of Canada, Winnipeg, Manitoba

OFFICERS (as at March 1, 1983)

Chairman of the Board, Chief Executive Officer and President, Leigh R. Meininger; Secretary, David A. Olson; Chief Financial Officer, Roger G. Metcalf; Canadian Valuation Actuary, John A. Turnbull.

Chief Agent in Canada: James Abbott

Incorporated in 1961 as Gamble Alden Insurance Company. Name changed to present form 1979. Federal certificate of registry issued 1969.

CAPITAL

	U.S.$'000
Authorized, common (shares: 100,000)	2,600
Subscribed and paid in cash, common (shares: 100,000)	2,600
Premium on capital stock paid	9,623

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY

Head Office: Boston, Massachusetts, U.S.A.

Chief Agency in Canada: 372 Bay Street, Toronto, Ontario M5H 2X5

Trustee in Canada: Montreal Trust Company of Canada, Toronto, Ontario

OFFICERS (as at February 15, 1983)

Chairman of the Board, John G. McElwee; President, E. James Morton; Secretary, Horace A. Baker, Jr.; Actuary, Robert D. Lowden; Canadian Valuation Actuary, Joseph P. Sternfeld.

Chief Agent in Canada: Robin B. Cumine, Q.C.

Incorporated 1862. Federal certificate of registry issued 1945.

LIFE INSURANCE COMPANY OF NORTH AMERICA

Head Office: Philadelphia, Pennsylvania, U.S.A.

Chief Agency in Canada: 141 Adelaide Street W., Suite 709, Toronto, Ontario M5H 3L5

Trustee in Canada: Montreal Trust Company of Canada, Toronto, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, Hartzel Z. Lebed; President and Chief Executive Officer, Thomas F. Gaffney, Jr.; Vice-President and Treasurer, Robert K. Gross; Corporate Secretary, David C. Kopp; Vice-President and Canadian Valuation Actuary, Owen J. Garfield.

Chief Agent in Canada: Victor Reid

Incorporated 1956. Federal certificate of registry issued 1963.

CAPITAL

	U.S.$'000
Authorized, common (shares: 20,100)..	2,010
Subscribed and paid in cash, common (shares: 20,100)...........................	2,010
Premium on capital stock paid and other contributions to surplus.............	76,886

LIFE INVESTORS INSURANCE COMPANY OF AMERICA

Head Office: Cedar Rapids, Iowa, U.S.A.

Chief Agency in Canada: 1040 South Service Road East, Oakville, Ontario L6J 2X7

Trustee in Canada: Victoria and Grey Trust Company, Toronto, Ontario

OFFICERS (as at February 28, 1983)

President, William L. McDonald; Vice-President and Treasurer, Merle A. Horst; Vice-President and Actuary, Dennis L. Carr; Secretary, Donovan F. Ward; Canadian Valuation Actuary, Paul Winokur

Chief Agent in Canada: Gwendolyn Elliott.

Incorporated 1930. Federal certificate of registry issued 1978.

CAPITAL

	U.S.$'000
Authorized, common (shares 1,164,314)..	2,888
Subscribed and paid in cash, common (shares 606,061)...........................	1,503
Other contributions to surplus	13,297

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY

Head Office: Fort Wayne, Indiana, U.S.A.

Chief Agency in Canada: 372 Bay Street, Toronto, Ontario M5H 2X5

OFFICERS (as at February 28, 1983)

Chairman and Chief Executive Officer, Ian M. Rolland; President, C. David Silletto; Secretary, Marilyn A. Vachon; Treasurer, Max A. Roesler; Canadian Valuation Actuary, Richard K. Kischuk.

Chief Agent in Canada: Robin B. Cumine, Q.C.

Incorporated 1905. Federal certificate of registry issued 1953.

CAPITAL

	U.S.$'000
Authorized, common (shares: 10,000,000)	25,000
Subscribed and paid in cash, common (shares: 10,000,000)	25,000
Premium on capital stock paid	2,682

MACCABEES MUTUAL LIFE INSURANCE COMPANY

Head Office: Southfield, Michigan, U.S.A.

Chief Agency in Canada: 100 Ouellette Avenue, Suite 1112, Windsor, Ontario N9A 6T3

Trustee in Canada: International Trust Company, Toronto, Ontario

OFFICERS (as at February 24, 1983)

Chairman of the Board and President, Julius L. Pallone; Vice-President and Secretary, Alexander B. Ritchie; Vice-President and Controller, Charles O. Cassada, Jr.; Vice-President and Treasurer, John F. McCormick; Canadian Valuation Actuary, Robert D. Hogue.

Chief Agent in Canada: Paul B. Burnett, Q.C.

Organized 1878. Commenced business in Canada as a fraternal benefit society under a provincial licence 1884. Federal licence issued 1920, registered as a mutual life insurance company 1961.

MASSACHUSETTS GENERAL LIFE INSURANCE COMPANY

Head Office: Boston, Massachusetts, U.S.A.

Chief Agency in Canada: Suite 700, 372 Bay Street, Toronto, Ontario M5H 2X3

Trustee in Canada: International Trust Company, Toronto, Ontario

OFFICERS (as at February 28, 1983)

President, John W. Gardiner; Secretary, Jack L. Lewis; Treasurer, John T. Hull; Canadian Valuation Actuary, Harold J. Deutscher.

Chief Agent in Canada: Ross M. Harrison

Incorporated 1962. Federal certificate of registry issued 1979.

CAPITAL

	U.S.$'000
Authorized, common (shares: 5,250,000)	5,250
Subscribed and paid in cash, common (shares: 4,178,222)	4,178
Less treasury stock	137
Premium on capital stock paid and other contributions to surplus	14,420

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

Head Office: Springfield, Massachusetts, U.S.A.

Chief Agency in Canada: 372 Bay Street, Toronto, Ontario M5H 2X5

OFFICERS (as at March 1, 1983)

Chairman of the Board, James R. Martin; President, William J. Clark; Secretary, Thomas J. Finnegan; Canadian Valuation Actuary, Samuel Eckler.

Chief Agent in Canada: Robin B. Cumine Q.C.

Incorporated 1851. Federal certificate of registry issued 1949.

METROPOLITAN LIFE INSURANCE COMPANY
(LA METROPOLITAINE, COMPAGNIE D'ASSURANCE-VIE)

Head Office: New York, N.Y., U.S.A.

Chief Agency in Canada: 99 Bank Street, Ottawa, Ontario K1P 5A3

Trustees in Canada: National Trust Company, Limited, Toronto, Ontario and Montreal Trust Company, Montreal, Quebec

OFFICERS (as at February 28, 1983)

Chairman of the Board, Robert G. Schwartz; President and Chief Executive Officer, John J. Creedon; Vice-President, Secretary and Associate General Counsel, Harry P. Kamen; Canadian Valuation Actuary, Fraser M. Smith.

Chief Agent in Canada: Charles N. Armstrong.

Incorporated 1868 (in succession to National Travelers' Insurance Company, incorporated 1866). Reincorporated in 1915 as a mutual company. Federal licence issued 1872.

MIC LIFE INSURANCE CORPORATION
(LA COMPAGNIE D'ASSURANCE-VIE MIC)

Head Office: Wilmington, Delaware, U.S.A.

Chief Agency in Canada: 1125B Leslie Street, Don Mills, Ontario M3C 2K4

OFFICERS (as at February 25, 1983)

Chairman of the Board, Robert F. Murphy; President, John J. MacDonald; Secretary, Kathleen M. Stapleton.

Chief Agent in Canada: William M. Boechler

Incorporated 1975. Federal certificate of registry issued 1982.

CAPITAL

	U.S.$'000
Authorized, common (shares: 15,000)	1,500
Subscribed and paid in cash, common (shares: 15,000)	1,500
Other contributions to surplus	4,800

MINISTERS LIFE _ A Mutual Life Insurance Company

Head Office: Minneapolis, Minnesota, U.S.A.

Chief Agency in Canada: 112 St. Clair Ave. W., Toronto, Ontario M4V 2Y3

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, Dayton D. Hultgren; President, John B. McElhaney; Secretary, Carol Tidwell; Canadian Valuation Actuary, Richard A. Swift.

Chief Agent in Canada: Frederic Eberlin

Incorporated 1900. Name changed to present form 1980. Federal certificate of registry issued 1935.

THE MINNESOTA MUTUAL LIFE INSURANCE COMPANY

Head Office: St. Paul, Minnesota, U.S.A.

Chief Agency in Canada: 372 Bay Street, Suite 1000, Toronto, Ontario M5H 2X5

OFFICERS (as at March 1, 1983)

Chairman of the Board and President, Coleman Bloomfield; Secretary, Robert J. Hasling; Actuary, Robert E. Hunstad; Canadian Valuation Actuary, Dale R. Kain.

Chief Agent in Canada: Robin B. Cumine, Q.C.

Incorporated 1880. Federal certificate of registry issued 1952.

MUNICH REINSURANCE COMPANY
(LA MUNICH, COMPAGNIE DE REASSURANCE)
(MUNCHENER RUCKVERSICHERUNGS-GESELLSCHAFT)

Head Office: Munich, West Germany.

Chief Agency in Canada: 55 Yonge Street, 11th Floor, Toronto, Ontario M5E 1J4

Trustee in Canada: National Trust Company Limited, Toronto, Ontario

OFFICERS (as at March 15, 1983)

Members, Board of Management, K. Conrad, D. Gobel; Canadian Valuation Actuary, J.A. Brierley

Chief Agent in Canada: G.R. Minns.

Incorporated 1880. Federal certificate of registry issued 1957.

CAPITAL

	D.M.'000
Authorized, common (shares: 3,920,000)..	377,000
Subscribed and paid in cash, common (shares: 3,920,000)......................	377,000

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

Head Office: New York, N.Y., U.S.A.

Chief Agency in Canada: 797 Don Mills Road, Don Mills, Ontario M3C 1V2

Trustee in Canada: Montreal Trust Company of Canada, Toronto, Ontario

OFFICERS (as at March 8,1983)

Chairman of the Board, James E. Devitt; President, Henry S. Romaine; Canadian Valuation Actuary, Grier Potts.

Chief Agent in Canada: H. Dunbar Russell

Incorporated 1842. Federal licence issued 1885.

MUTUAL OF OMAHA INSURANCE COMPANY
(LA MUTUELLE D'OMAHA, COMPAGNIE D'ASSURANCE)

Head Office: Omaha, Nebraska, U.S.A.

Chief Agency in Canada: 500 University Avenue, Toronto, Ontario M5G 1V8

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at February 18, 1983)

Chairman of the Board, V.J. Skutt; President, J.D. Minton; Secretary, T.J. Skutt; Treasurer, J.L. Maginn; Canadian Valuation Actuary, M. Kazakoff.

Chief Agent in Canada: T. Child.

Incorporated 1909. Federal certificate of registry issued 1934 (Life Insurance, 1966)

MUTUELLE GENERALE FRANCAISE VIE

Siège social: Le Mans, France

Agence principale au Canada: Place du Canada, suite 2100, Montréal, Quebec H3B 2R8

Fiduciaire au Canada: Société Nationale de Fiducie, Montréal, Quebec

FONCTIONNAIRES (au 28 février 1983)

Président du conseil et président, Robert Bertaux; Directeur général, Jean Hauvuy; Secrétaire, François Pelletier; Actuaires, André Lesouef, Hubert Dieuleveult; Actuaire canadien responsable de l'évaluation, M. Tardif.

Agent principal au Canada, Robert Parizeau

Fondée en 1920. Certificat d'enregistrement au fédéral émis en 1962.

NATIONAL FIDELITY LIFE INSURANCE COMPANY

Head Office: Kansas City, Missouri, U.S.A.

Chief Agency in Canada: 199 Bay St., 6th Floor, Toronto, Ontario M5J 1L4

OFFICERS (as at February 28, 1983)

Chairman of the Board, Michael G. Fitt; President, Jerry W. Fickes; Secretary, Richard E. Griffith; Sr. Vice-President, Actuary and Treasurer, Gary L. Muller; Canadian Valuation Actuary, Virgil L. Rehak.

Chief Agent in Canada: John L. Beamish

Incorporated 1923. Federal certificate of registry issued 1971.

CAPITAL

	U.S.$'000
Authorized, common (shares: 1,562,500)	3,125
Subscribed and paid in cash, common (shares: 1,562,500)	3,125
Premium on capital stock paid	120

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY

Head Office: Boston, Massachusetts, U.S.A.

Chief Agency in Canada: Royal Bank Plaza, Suite 3400, P.O. Box 20, Toronto, Ontario M5J 2K1

OFFICERS (as at March 1, 1983)

President, John A. Fibiger; Vice-President, Counsel and Secretary, Kernan F. King; Canadian Valuation Actuary, Harold G. Ingraham.

Chief Agent in Canada: B.W. Shields.

Incorporated 1835. Federal certificate of registry issued 1958.

NEW YORK LIFE INSURANCE COMPANY
(COMPAGNIE D'ASSURANCES NEW YORK LIFE)

Head Office: New York, N.Y., U.S.A.

Chief Agency in Canada: 443 University Avenue, Toronto, Ontario M5G 1T9

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, Donald K. Ross; President, Jacob B. Underhill; Secretary, Edmund R. Harnedy; Senior Vice-President and Canadian Valuation Actuary, Walter N. Miller.

Chief Agent in Canada: Harold G. Folliott.

Incorporated 1841 as Nautilus Insurance Company. Name changed to present form 1849. Commenced business in Canada 1858. Federal licence issued 1858.

NORTH AMERICAN LIFE AND CASUALTY COMPANY

Head Office: Minneapolis, Minnesota, U.S.A.

Chief Agency in Canada: 797 Don Mills Road, Don Mills, Ontario M3C 1V2

Trustee in Canada: Victoria and Grey Trust Company, Toronto, Ontario

OFFICERS (as at February 25, 1983)

Chairman of the Board, President and Chief Executive Officer, Howard E. Barnhill; Senior Vice-President and Chief Financial Officer, Ralph I. Oasheim; Vice-President, Law and Secretary, Alan A. Grove; Vice-President and Canadian Valuation Actuary, R.E. Ryan.

Chief Agent in Canada: H. Dunbar Russel.

Incorporated 1896 as North American Casualty Company. Name changed to present form 1912. Federal certificate of registry issued 1947.

CAPITAL

	U.S.$'000
Authorized, common (shares: 20,000,000)	20,000
Subscribed and paid in cash, common (shares: 20,000,000)	20,000
Premium on capital stock paid	23,498

NORTH AMERICAN REASSURANCE COMPANY

Head Office: New York, N.Y. U.S.A.

Chief Agency in Canada: 95 St. Clair Ave. West, Toronto, Ontario M4V 1N9

OFFICERS (as at March 28, 1983)

President, Robert R. Gallagher; Vice-President and Canadian Valuation Actuary, James R. Jamieson.

Chief Agent in Canada: Ralph G. Swail.

Incorporated 1923. Federal certificate of registry issued 1938.

CAPITAL

	U.S.$'000
Authorized, common (shares: 30,000)	3,000
Authorized, preferred (shares: 10,000)	10
Subscribed and paid in cash, common (shares: 30,000)	3,000
Premium on capital stock paid	1,116

OLD REPUBLIC LIFE INSURANCE COMPANY
(L'ANCIENNE REPUBLIQUE, COMPAGNIE D'ASSURANCE-VIE)

Head Office: Chicago, Illinois, U.S.A.

Chief Agency in Canada: P.O. Box 557, 505 York Blvd., Hamilton, Ontario L8N 3K9

Trustee in Canada: The Canada Trust Company, Hamilton, Ontario

OFFICERS: (as at February 28, 1983)

Chairman of the Board, William R. Stover; President, Aldo C. Zucaro; Secretary, Robert N. Tyler; Canadian Valuation Actuary, J.B. Patterson.

Chief Agent in Canada: Anthony T. Chmiel

Incorporated 1931 as Old Republic Credit Life Insurance Company. Name changed to present form 1955. Federal certificate of registry issued 1956.

CAPITAL

	U.S.$'000
Authorized, common (shares: 2,500,000)	2,500
Subscribed and paid in cash, common (shares: 1,828,432)	1,828
Premium on capital stock paid	20,874

PACIFIC MUTUAL LIFE INSURANCE COMPANY

Head Office: Newport Beach, California, U.S.A.

Chief Agency in Canada: Suite 1720, 180 Dundas Street West, Toronto, Ontario M5G 1Z8

OFFICERS (as at March 1, 1983)

Chairman of the Board, Walter B. Gerken; President, Harry G. Bubb; Secretary, David R. Carmichael; Canadian Valuation Actuary, William D. Bishop.

Chief Agent in Canada: John F. Perrett, Q.C.

Incorporated 1936. Federal certificate of registry issued 1952.

THE PATRIOT LIFE INSURANCE COMPANY
(LA PATRIOTE COMPAGNIE D'ASSURANCE-VIE)

Head Office: Newport Beach, California, U.S.A.

Chief Agency in Canada: 201 Queens Avenue, London, Ontario N6A 1J1

Trustee in Canada: The Royal Trust Corporation of Canada, London, Ontario

OFFICERS (as at February 25, 1983)

Chairman of the Board H. W. Merryman; Vice-Chairman of the Board, F.L. Speers; President, J.M. Trapp; Secretary, P.J. Cullen; Canadian Valuation Actuary, Kenneth T. Clark.

Chief Agent in Canada: R.J. O'Brien

Incorporated 1969 as Provident Alliance Life Insurance Company. Name changed to present form 1978. Federal certificate of registry issued 1975.

CAPITAL

	U.S.$'000
Authorized, common (shares: 20,000)	2,000
Subscribed and paid in cash, common (shares: 20,000)	2,000
Other contributions to surplus	31,180

THE PAUL REVERE LIFE INSURANCE COMPANY
(PAUL REVERE COMPAGNIE D'ASSURANCE-VIE)

Head Office: Worchester, Massachusetts, U.S.A.

Chief Agency in Canada: 440 Elizabeth Street, P.O. Box 5044, Burlington, Ontario L7R 4C1

Trustee in Canada: National Trust Company, Limited, Toronto, Ontario

OFFICERS (as at February 28, 1983)

President, Aubrey K. Reid, Jr.; Senior Vice-President Bruce Garand; Vice-President, Ryan Beighley; Treasurer, Charles L. Sanders, Secretary, John H. Budd; Canadian Valuation Actuary, W. Duane Kidwell.

Chief Agent in Canada: Ryan L. Beighley

Incorporated 1930. Federal certificate of registry issued 1950.

CAPITAL

	U.S.$'000
Authorized, common (shares: 1,960,000)	9,800
Subscribed and paid in cash, common (shares: 1,960,000)	9,800

THE PENN MUTUAL LIFE INSURANCE COMPANY

Head Office: Philadelphia, Pennsylvania, U.S.A.

Chief Agency in Canada: 372 Bay Street, 10th Floor, Toronto, Ontario M5H 2X5

OFFICERS (as at February 18, 1983)

Chairman of the Board and Chief Executive Officer, Frank K. Tarbox; Secretary, Isabel Wilson; Canadian Valuation Actuary, Robert P. Davis.

Chief Agent in Canada: Robin B. Cumine, Q.C.

Incorporated 1847. Federal certificate of registry issued 1962.

PENNSYLVANIA LIFE INSURANCE COMPANY

Head Office: Philadelphia, Pennsylvania, U.S.A.

Chief Agency in Canada: 2345 Stanfield Road, Mississauga, Ontario L4Y 3Y3

Trustee in Canada: First City Trust Company, Hamilton, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, Burton Borman; President, Stanley Beyer; Secretary-Treasurer, Daniel J. Di Sipio; Canadian Valuation Actuary, William J. Schnaer.

Chief Agent in Canada: Roland E. Nelson

Incorporated 1948. Federal certificate of registry issued 1970.

CAPITAL

	U.S.$'000
Authorized, common (shares: 50,000)	1,650
Subscribed and paid in cash, common (shares: 45,953)	1,516
Premium on capital stock paid	6,372

PHOENIX MUTUAL LIFE INSURANCE COMPANY

Head Office: Hartford, Connecticut, U.S.A.

Chief Agency in Canada: 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2

OFFICERS (as at February 19, 1983)

Chairman of the Board, Robert T. Jackson; President, John Gummere; Secretary, Robert W. Fiondella; Canadian Valuation Actuary, Carl A. Peters.

Chief Agent in Canada: John W. Graham.

Incorporated 1851. Federal certificate of registry issued 1974.

PIERCE NATIONAL LIFE INSURANCE COMPANY

Head Office: Los Angeles, California, U.S.A.

Chief Agency in Canada: Suite 101, 1766 West Broadway, Vancouver, B.C. V6J 1Y1

Trustee in Canada: Canada Permanent Trust Company, Toronto, Ontario

OFFICERS (as at February 25, 1983)

Chairman of the Board, Joe L. Allbritton; Vice-Chairman, Ralph H. Head; President, Peter D. Cooper; Vice-President and Secretary, William G. Shearer; Vice-President and Treasurer, Stephen A. Massey; Vice-President and Actuary, Alvin Flier; Vice-President and Controller, Maureen M. Meyer; Canadian Valuation Actuary, Frederick W. Kilbourne.

Chief Agent in Canada: John O. Douglas

Incorporated 1927 as Imperial Mutual Life and Benefit Association. Name changed to present form 1964. Federal certificate of registry issued 1962.

CAPITAL

	U.S.$'000
Authorized, common (shares: 10,000)	2,000
Subscribed and paid in cash, common (shares: 10,000)	2,000
Premium on capital stock paid	5,000

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

Head Office: Chattanooga, Tennessee, U.S.A.

Chief Agency in Canada: 372 Bay Street, Toronto, Ontario M5H 2X5

OFFICERS (as at February 22, 1983)

President and Chief Executive Officer, H. Carey Hanlin; Vice-President, Fernand Bonnard; Secretary, Charles T. Cady; Canadian Valuation Actuary, G. Scott Bucher.

Chief Agent in Canada: Robin B. Cumine, Q.C.

Organized 1887 as Provident Life and Accident Insurance Company (as assessment Company). Incorporated 1910 as The Provident Life and Accident Insurance Company of Chattanooga, Tennessee (a stock company). Name changed to present form 1935. Federal certificate of registry issued 1948.

CAPITAL

	U.S.$'000
Authorized, common (shares: 10,000,000)	30,000
Subscribed and paid in cash, common (shares: 9,343,680)	29,531
Less treasury stock	25,581
Premium on capital stock paid	306

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA
(LA PRUDENTIELLE D'AMERIQUE, COMPAGNIE D'ASSURANCE)

Head Office: Newark, New Jersey, U.S.A.

Chief Agency in Canada: 4 King Street West, Toronto, Ontario M5H 1B7

Trustee in Canada: National Trust Company Limited, Toronto, Ontario

OFFICERS (as at February 25, 1983)

Chairman of the Board and Chief Executive Officer, Robert A. Beck; President, David J. Sherwood; Secretary, Isabelle L. Kirchner; Senior Vice-President and Chief Actuary, Alan D. Murch; Canadian Valuation Actuary, Ronald H. Meredith-Jones.

Chief Agent in Canada: W. James D. Lewis

Incorporated 1873 as The Widows' and Orphans' Friendly Society. Name changed to present form 1877. Federal licence issued 1908.

SAFECO LIFE INSURANCE COMPANY

Head Office: Seattle, Washington, U.S.A.

Chief Agency in Canada: 2377 Dunwin Dr., Mississauga, Ontario L5L 1T1

OFFICERS (as at February 23, 1983)

President, Roger Eigsti; Sr. Vice-President and Secretary, W.D. Hammersla; Senior Vice-President and Treasurer, Bruce Robb; Controller, James Flynn; Canadian Valuation Actuary, Gary Corbett.

Chief Agent in Canada: John McArthur.

Incorporated 1957 as General Life Company of America. Name changed to present form 1964. Federal certificate of registry issued 1963.

CAPITAL

	U.S.$'000
Authorized, common (shares: 20,000)	2,000
Subscribed and paid in cash, common (shares: 20,000)	2,000
Premium on capital stock paid	13,000

SOCIETE COMMERCIALE DE REASSURANCE

Siège Social: Paris, France

Agence principale au Canada: Suite 2100, Place du Canada, Montréal, Québec H3B 2R8

FONCTIONNAIRES (au 28 février, 1983)

Président du conseil, Pierre de Vogue; Directeur général, François Négrier; Actuaire, Claude Poulin; Actuaire canadien responsable de l'évaluation, Marc Tardif.

Agent Principal au Canada: Robert Parizeau.

Fondée en 1969. Certificat d'enregistrement au fédéral émis en 1974.

CAPITAL

	FF'000
Autorisé, ordinaires (actions: 2,450,000)	245,000
Souscrit et versé en espèces, ordinaires (actions: 2,450,000)	245,000
Primes payées sur capital-actions	28,800

STATE FARM LIFE INSURANCE COMPANY

Head Office: Bloomington, Illinois, U.S.A.

Chief Agency in Canada: 1801 Brimley Rd., Scarborough, Ontario M1P 3H3

Trustee in Canada: Montreal Trust Company of Canada, Toronto, Ontario

OFFICERS (as at February 23, 1983)

Chairman of the Board, Earle B. Johnson; President, Edward B. Rust; Executive Vice-President and Secretary of the Board, Marvin D. Bower; Vice-President and Secretary, C.R. Charlson, Jr.; Vice-President and Treasurer, William O. Burns; Canadian Valuation Actuary, James W. Spellman.

Chief Agent in Canada: George Archambault

Incorporated 1929. Federal certificate of registry issued 1953.

CAPITAL

	U.S.$'000
Authorized, common (shares: 30,000)	3,000
Subscribed and paid in cash, common (shares: 30,000)	3,000
Premium on capital stock paid	100
Other contributions to surplus	21,746

STATE MUTUAL LIFE ASSURANCE COMPANY OF AMERICA

Head Office: Worcester, Massachusetts, U.S.A.

Chief Agency in Canada: 130 Adelaide Street West, Toronto, Ontario M5H 3C2

OFFICERS (as at February 28, 1983)

President and Chief Operating Officer, Frederick Fedeli; Vice-President, Government Affairs and Secretary, Richard J. Baker; Vice-President and Canadian Valuation Actuary, Michael J. Cowell.

Chief Agent in Canada: John W. Graham, Q.C.

Incorporated 1844 as State Mutual Life Assurance Company of Worcester. Name changed to present form 1957. Federal certificate of registry issued 1960.

STOREBRAND INTERNATIONAL REINSURANCE COMPANY LIMITED

Head Office: Oslo, Norway

Chief Agency in Canada: Suite 200, 110 Bloor Street West, Toronto, Ontario M5S 2W7

Trustee in Canada: National Trust Company, Limited, Toronto, Ontario

OFFICERS (as at March 2, 1983)

Managing Director, Tore Melgard; Deputy Managing Director, Agnar Oppedal; Vice-President Underwriting and Marketing, Ross A. Morton; Vice-President and Canadian Valuation Actuary, Trevor C. Howes.

Chief Agent in Canada: Ross A. Morton.

Established 1917 as Norske Fortuna. Name changed to present form 1972. Federal certificate of registry issued 1976.

CAPITAL

	Kr.'000
Authorized, common (shares: 65,000)	65,000
Subscribed and paid in cash, common (shares: 65,000)	65,000

SWISS REINSURANCE COMPANY

Head Office: Zurich, Switzerland

Chief Agency in Canada: 95 St. Clair Avenue West, Toronto, Ontario M4V 1N6

Trustee in Canada: Canada Trust Company, Toronto, Ontario

OFFICERS (as at March 15, 1983)

Chairman of the Board, W.H. Diehl; Secretary, E. A. Kubli, Canadian Valuation Actuary, Denis Lapierre.

Chief Agent in Canada: R. F. Clark.

Incorporated 1863. Federal certificate of registry issued 1959.

CAPITAL

	Sw.Frs.'000
Authorized, common (shares: 444,000)	111,000
Authorized, preferred (shares: 240,000)	12,000
Subscribed and paid in cash, common (shares: 444,000)	111,000
Subscribed and paid in cash, preferred (shares: 240,000)	12,000

TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA

Head Office: New York, N.Y., U.S.A.

Chief Agency in Canada: 130 Adelaide Street West, Toronto, Ontario M5H 3C2

Trustee in Canada: Canada Permanent Trust Company, Toronto, Ontario

OFFICERS (as at February 25, 1983)

Chairman of the Board, Thomas C. Edwards; President, James G. MacDonald; Secretary, Louis R. Garcia; Canadian Valuation Actuary, Thomas G. Walsh.

Chief Agent in Canada: J.T. DesBrisay, Q.C.

Incorporated 1918. Federal certificate of registry issued 1972.

CAPITAL

	U.S.$'000
Authorized, common (shares: 1,000)	1,000
Subscribed and paid in cash, common (shares: 1,000)	1,000

TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY (COMPAGNIE D'ASSURANCE-VIE TRANSAMERICA-OCCIDENTAL)

Head Office: Los Angeles, California, U.S.A.

Chief Agency in Canada: 2180 Yonge Street, Toronto, Ontario M4S 2B9

Trustees in Canada: The Royal Trust Corporation of Canada, and National Trust Company, Limited, Toronto, Ontario

OFFICERS (as at February 28, 1983)

President and Chief Operating Officer, David R. Carpenter; Vice-President and Secretary, Agnes L. Hill; Canadian Valuation Actuary, Derek Thompson.

Chief Agent in Canada: James B. Roszak.

Incorporated 1906 as Occidental Life Insurance Company of California. Name changed to present form 1981. Federal licence issued 1928.

CAPITAL

	U.S.$'000
Authorized, common (shares: 4,000,000)	50,000
Subscribed, and paid in cash, common (shares: 2,000,000)	25,000
Other contributions to surplus	478

THE TRAVELERS INSURANCE COMPANY

Head Office: Hartford, Connecticut, U.S.A.

Chief Agency in Canada: 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2

Trustees in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario, and Montreal Trust Company, Montreal, Quebec

OFFICERS (as at February 25, 1983)

Chairman of the Board , Edward H. Budd; President, Alva O. Way; Secretary, John R. Kenney; Canadian Valuation Actuary, Robert H. McMillen.

Chief Agent in Canada: John W. Graham, Q.C.

Incorporated 1863. Commenced business in Canada 1865. Federal licence issued 1868.

CAPITAL

	U.S.$'000
Authorized, common (shares: 40,000,000)	100,000
Subscribed and paid in cash, common (shares: 40,000,000)	100,000

UNIONE ITALIANA DI RIASSICURAZIONE S.P.A.

Siège Social: Rome, Italie.

Agence principale au Canada: Place du Canada, Suite 2100, Montréal, Quebec H3B 2R8

FONCTIONNAIRES (au 29 février, 1983)

Président du conseil, Prof. Giuseppe Fanelli; Adjoints au président du conseil, Prof. Antonio Longo, Enrico Randone; Directeur général, Dott. Mario Luzzatto; Actuaire Canadien responsable de l'évaluation, Marc Tardif.

Agent Principal au Canada: M.W. Donald.

Fondée en 1922. Certificat d'enregistrement au fédéral émis en 1978.

CAPITAL

	Lire'000
Autorisé, ordinaires (actions: 3,000,000)	30,000,000
Souscrit, et versé en espèces, ordinaires (actions: 3,000,000)	30,000,000

UNION MUTUAL LIFE INSURANCE COMPANY
(L'UNION MUTUELLE COMPAGNIE D'ASSURANCE-VIE)

Head Office: Portland, Maine, U.S.A.

Chief Agency in Canada: 372 Bay St., 10th Floor, Toronto, Ontario M5H 2X5

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario

OFFICERS (as at February 28, 1983)

President, Colin C. Hampton; Secretary, James F. Keenan; Canadian Valuation Actuary, Robert L. Lindsay.

Chief Agent in Canada: Robin B. Cumine, Q.C.

Incorporated 1848. Federal licence issued 1868.

UNIONMUTUAL STOCK LIFE INSURANCE COMPANY OF AMERICA

Head Office: Portland, Maine, U.S.A.

Chief Agency in Canada: 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2

OFFICERS (as at February 28, 1983)

President, Colin C. Hampton; Secretary, Viola J. Vlahakos; Canadian Valuation Actuary, Robert L. Lindsay.

Chief Agent in Canada: John T. DesBrisay, Q.C.

Incorporated 1966. Federal certificate of registry issued 1982.

CAPITAL

	U.S.$'000
Authorized, common (shares: 150,000)	1,500
Subscribed and paid in cash, common (shares: 150,000)	1,500
Other contributions to surplus	4,476

UNITED AMERICAN INSURANCE COMPANY

Head Office: Wilmington, Delaware, U.S.A.

Chief Agency in Canada: 35 Lesmill Road, Don Mills, Ontario M3B 2T4

OFFICERS (as at February 14, 1983)

Chairman of the Board, R.K. Richey; President, C.B. Hudson, Jr.; Secretary, C.W. Semons; Treasurer, R.F. Mills; Canadian Valuation Actuary, P. Winokur.

Chief Agent in Canada: Helen E.V. Lewis

Incorporated 1947. Federal certificate of registry issued 1967.

CAPITAL

	U.S.$'000
Authorized, common (shares: 1,500,000)	1,500
Subscribed and paid in cash, common (shares: 1,500,000)	1,500
Premium on capital stock paid	87,500

UNITED OF OMAHA LIFE INSURANCE COMPANY (COMPAGNIE D'ASSURANCE-VIE UNITED DE OMAHA)

Head Office: Omaha, Nebraska, U.S.A.

Chief Agency in Canada: 500 University Avenue, Toronto, Ontario M5G 1V8

OFFICERS (as at February 18, 1983)

Chairman of the Board, V.J. Skutt; President, C.S. Young; Secretary, T.J. Skutt; Canadian Valuation Actuary, M. Kazakoff.

Chief Agent in Canada: T. Child.

Incorporated 1926. Federal certificate of registry issued 1951.

CAPITAL

	U.S.$'000
Authorized, common (shares: 900,000)	9,000
Subscribed and paid in cash, common (shares: 900,000)	9,000
Premium on capital stock paid	308
Other contributions to surplus	3,150

WASHINGTON NATIONAL INSURANCE COMPANY

Head Office: Evanston, Illinois, U.S.A.

Chief Agency in Canada: Suite 1720, 180 Dundas Street West, Toronto, Ontario M5G 1Z8

OFFICERS (as at March 1, 1983)

Chairman of the Board, S.P. Hutchison; President, E.E. Cragg; Secretary, T. Pontarelli; Canadian Valuation Actuary, G.N. See.

Chief Agent in Canada: John F. Perrett

Incorporated 1923 as the United States National Life and Casualty Company of Chicago, Illinois. Name changed to present form 1931. Federal certificate of registry issued 1951.

CAPITAL

	U.S.$'000
Authorized, common (shares: 5,250,000)	26,250
Subscribed and paid in cash, common (shares: 5,007,370)	25,037
Premium on capital stock paid	499
Other contributions to surplus	16,578

WINTERTHUR LIFE INSURANCE COMPANY
(WINTERTHUR SOCIETE D'ASSURANCE SUR LA VIE)

Head Office: Winterthur, Switzerland

Chief Agency in Canada: 1075 Bay Street, Toronto, Ontario M5S 2W5

Trustee in Canada: Canada Permanent Trust Company, Toronto, Ontario

OFFICERS (as at February 28, 1983)

Chairman of the Board, Dr. Hans Braunscheveiler; General Manager, Dr. Hans-Rudolf Studer; Canadian Valuation Actuary, P.F. Della Penna.

Chief Agent in Canada: F.W. Tallman.

Incorporated 1923. Federal certificate of registry issued 1957.

CAPITAL

	Sw.Frs.'000
Authorized, common (shares: 40,000)	40,000
Subscribed and paid in cash, common (shares: 40,000)	40,000

The following companies are registered to transact accident and sickness insurance business only.

COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY
(COMPAGNIE MUTUELLE D'ASSURANCES COMMERCIAL TRAVELERS)

Head Office: Utica, N.Y., U.S.A.

Chief Agency in Canada: 150 Eglinton Avenue East, Suite 301, Toronto, Ontario M4P 1E8

OFFICERS (as at February 25, 1983)

President and Treasurer, Arvin P. Trevvett; Sr. Vice-President, Herbert E. Trevvett; Secretary, Claudia Y. Williams; Canadian Valuation Actuary, Charles Carroll.

Chief Agent in Canada: William Jorgens.

Incorporated 1883 as the Commercial Travelers' Mutual Accident Association of America. Name changed to the Commercial Travelers' Mutual Accident Association 1953 and to present form 1970. Federal certificate of registry issued as a fraternal benefit society 1933 and as a mutual insurance company 1970.

INDEPENDENCE LIFE AND ACCIDENT INSURANCE COMPANY

Head Office: Jacksonville, Florida, U.S.A.

Chief Agency in Canada: 372 Bay St., Toronto, Ontario M5H 2X5

OFFICERS (as at February 25, 1983)

President, John M. Ingalls; Vice-President and Secretary, Guy Marvin, III; Canadian Valuation Actuary, Gerald C. Hand.

Chief Agent in Canada: Robin B. Cumine, Q.C.

Incorporated 1945. Federal certificate of registry issued 1957.

CAPITAL

	U.S.$'000
Authorized, common (shares: 22,000)	682
Authorized, preferred (shares: 15,950)	638
Subscribed and paid in cash, common (shares: 22,000)	682
Subscribed and paid in cash, preferred (shares: 15,950)	638
Other contributions to surplus	100

MASSACHUSETTS INDEMNITY AND LIFE INSURANCE COMPANY

Head Office: Boston, Massachusetts, U.S.A.

Chief Agency in Canada: 2345 Stanfield Road, Mississauga, Ontario L4Y 3Y3

OFFICERS (as at February 28, 1983)

Chairman of the Board and President, Stanley Beyer; Secretary, Daniel J. DiSipio; Canadian Valuation Actuary, William J. Schnaer.

Chief Agent in Canada: Roland E. Nelson, Q.C.

Incorporated 1927. Federal certificate of registry issued 1972.

CAPITAL

	U.S.$'000
Authorized, common (shares: 500,000)	2,500
Subscribed and paid in cash, common (shares: 497,020)	2,485
Premium on capital stock paid	14,881

ACTRA FRATERNAL BENEFIT SOCIETY
(LA SOCIETE FRATERNELLE ACTRA)

Head Office: 2239 Yonge Street, Suite 400, Toronto, Ontario M4S 2B5

OFFICERS AND DIRECTORS (as at February 24, 1983)

OFFICERS: President, John T. Ross; Secretary-Treasurer, Bhoop Singh, Consulting Actuary, Jack Patterson.

DIRECTORS: G. Coderre, Ottawa, Ont.; J. Foss, Hamilton, Ont.; Victor Knight, Westmount, Que.; H. Bruce Parkes, Mississauga, Ont.; Don R. Parrish, Bowmanville, Ont.; D. Paulson, Edmonton, Alta.; John T. Ross, Toronto, Ont.; Leslie Yeo, Toronto, Ont.; J. Teeter, Toronto, Ont.; L. Thomson, Toronto, Ont.

Incorporated 1975 by letters patent (Canada). Commenced business in Canada 1976. Federal certificate of registry issued 1976.

THE ASSOCIATED CANADIAN TRAVELLERS

Head Office: 116-16th Avenue North East, Calgary, Alberta T2E 1J5

OFFICERS AND DOMINION COUNCIL EXECUTIVE (as at February 28, 1983)

OFFICERS: President, W.W. Beley; Past President, G.J. Ackerman; General Manager, A.D. McIntyre; Acting Treasurer, J. Gray.

DIRECTORS: G.W.S. Birch, Calgary, Alta.; J.E.W. Giffen, Calgary, Alta.; J.Gray, Calgary, Alta.; H. Heck, Calgary, Alta.; A.C. Lewis, Calgary, Alta.; J.J. Magdy, Calgary, Alta.; M.M. Mombouquette, Calgary, Alta.; R.D. Nelson, Calgary, Alta.; S.R. Rogers, Calgary, Alta.; T.D. Shaw, Calgary, Alta.; S.A. Wheatley, Calgary, Alta.

Incorporated 1939, Chap. 60. (Acquired by agreement 1941 the business, assets and liabilities of Associated Canadian Travelers, incorporated 1921 by letters patent under the Companies Act.) Amended 1977 and 1979. Federal certificate of registry issued 1941.

CANADIAN FORESTERS LIFE INSURANCE SOCIETY
(FORESTIERS CANADIENS, SOCIETE D'ASSURANCE-VIE)

Head Office: 84 Market Street, Brantford, Ontario N3T 2Z7

OFFICERS and DIRECTORS (as of February 28, 1983)

OFFICERS: President, G.E. Short; General Manager and Executive Vice-President, A.R. Davis; Controller, J.W. Shaddick; Actuary, M. Anderson.

DIRECTORS: E.W. Barton, Fredericton, N.B.; G.G. Paterson, Pilot Mound, Man.; J. Albany Richard, Farnham, Que.; G.E. Short, Brantford, Ont.; F.E. Coventry, Richmond, B.C.; W. Taggart, Vancouver, B.C.; N.H. Hill, Brantford, Ont.; R.J. Hood, Regina, Sask.; M.C. Martel, Montreal, Que.

Incorporated 1969, Chap. 59, as a continuation of a provincial society incorporated 1879 under Chap. 167, 1877 (Ont.) as High Court of the Canadian Order of Foresters. Name changed to Canadian Order of Foresters (Ordre Canadien Forestiers) 1965 and to present form 1969. Federal certificate of registry issued 1970.

CANADIAN SLOVAK BENEFIT SOCIETY

Head Office: 250 Villaire Ave., Windsor, Ontario N8S 2J2

OFFICERS and DIRECTORS (as at February 15, 1983)

OFFICERS: President, Josef Blazo; Secretary, Louis Gorek; Treasurer, Michael Martin; Actuary, G.H. Holland.

DIRECTORS: George Balaz, Welland, Ont.; Joseph Blazo, West Hill, Ont.; Louis Gorek, Windsor, Ont.; John Kerekes, Windsor, Ont.; Joseph Mamros, Welland, Ont.; Michael Martin, Timmins, Ont.; Joseph Ockay, Windsor, Ont.; Joseph Ustupsky, Sarnia, Ont.; John Varga, Unionville, Ont.; Paul Vasil, Arvida, Que.

Incorporated 1945, Chap. 47; Act renewed 1948 and 1951. (Acquired by agreement 1952 the business, assets and liabilities of National Slovak Mutual Benefit Society, organized 1933.) Federal certificate of registry issued 1952.

CANADIAN SLOVAK LEAGUE

Head Office: 61 Golden Boulevard West, Welland, Ontario L3B 1H5.

OFFICERS and DIRECTORS (as at February 19, 1983)

OFFICERS: President, M. Dvorsky; Secretary, John Hudak; Treasurer, I. Stolarik.

DIRECTORS: M. Dvorsky, Dollard des Ormeaux, Que.; B. Galat, St. Catherines, Ont.; J. Hudak, Welland, Ont.; P. Hudec, London, Ont.; J. Janek, Windsor, Ont.; M. Klas, Scarborough, Ont.; S. Kovacic, Ingersoll, Ont.; A. Potocky, Thunder Bay, Ont.; V. Salaj, Chomedy Laval, Que.; J. Sebesta, Thunder Bay, Ont.; M. Stanek, Willowdale, Ont.; I. Stolarik, Ottawa, Ont.

Incorporated 1954, Chap. 76. (Acquired by agreement 1954 the business, assets and liabilities of an Association of the same name, incorporated 1934 by letters patent (Canada) under the Companies Act.) Federal certificate of registry issued 1954.

THE CANADIAN WOODMEN OF THE WORLD

Head Office: 8 Wilson Street West, Perth, Ontario K7H 2M5

OFFICERS and DIRECTORS (as at February 24, 1983)

OFFICERS: Head Consul Commander, John H. Mather; Head Clerk-Banker, P. Claire Knight.

DIRECTORS: John D. Duncan, Perth, Ont.; G.S. Durrant, Willowdale, Ont.; T.A. Halladay, Smiths Falls, Ont.; Harlan Helmer, Winchester, Ont.; Clifford H. Lloyd, Don Mills, Ont.; E.M. Rilley, Perth, Ont.; H.R. Stephenson, Brinston, Ont.

Incorporated 1893, Chap. 92 as Canadian Order of the Woodmen of the World. Amended: 1903, Chap. 206; 1917, Chap. 83; 1923, Chap. 101 changing name to present form; 1931, Chap. 78. Federal licence issued 1893.

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA

Head Office: 365 Bloor St. E., Suite 1002, Toronto, Ontario M4W 3L4

OFFICERS and DIRECTORS (as at February 9, 1983)

OFFICERS: President, G.B. Crysdale; Vice-Presidents, J. Harber and P. McGoldrick; Treasurer, General Manager and Secretary, T.J. Ruffell; Consulting Actuary, Samuel Eckler.

DIRECTORS: Y. Beaudoin, St. Leonard, Que.; F.H. Francis, Willowdale, Ont.; C.L. Gardner, Toronto, Ont.; R.E. Keeley, Markham, Ont.; E.A. Long, Toronto, Ont.; F.E. Pethick, Scarborough, Ont.; E.J. Reynolds, Islington, Ont.; H.R. Rogers, Toronto, Ont.; P.N. Spink, Belleville, Ont.; R.A. Taylor, Toronto, Ont.; L.B. Vasil, Scarborough, Ont.; C.D. Wood, Weston, Ont.

Incorporated 1874, Chap. 96. Amended 1876; Chap. 68, 1882, Chap. 120; 1955, Chap. 67. Commenced business 1874. Federal licence issued 1922.

THE GRAND ORANGE LODGE OF BRITISH AMERICA

(Benefit Fund)

Head Office: 94 Sheppard Avenue West, Willowdale, Ontario M2N 1M5

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: President, H. Stubbs; Vice-President, C.W. Smith; Manager and Secretary-Treasurer, D.A. Griffin; Actuary, A.L. Wright.

DIRECTORS: R.E. Langley, Peterboro, Ont.; Jackie D. Phillips, Fredericton, N.B.; T.R. Reside, Nepean, Ont.; N.R. Ritchie, Toronto, Ont.; C.W. Smith, Kitchener, Ont.; H. Stubbs, Vancouver, B.C.; David J. Worden, Atwood, Ont.

Organized 1832. Incorporated 1890, Chap. 105; amended 1926, Chap. 24. Commenced business 1881. Federal licence issued 1923.

THE INDEPENDENT ORDER OF FORESTERS
(L'ORDRE INDEPENDANT DES FORESTIERS)

Head Office: 789 Don Mills Road, Don Mills, Ontario M3C 1T5

OFFICERS and EXECUTIVE COUNCIL (as at February 10, 1983)

OFFICERS: President, B.C. Hallum; Executive Secretary, Abdul Karim; Actuary, Robert Field; Executive Treasurer, Gerald A. Cuthbert; Executive Vice-Presidents, P. Daly, L.D. Smith.

EXECUTIVE COUNCIL: W.G. Cory, Sussex, England, Peter Daly, Willowdale, Ont.; Samuel Eckler, Toronto, Ont.; B.C. Hallum, Toronto, Ont.; Robert I. Hendy, Q.C., Toronto, Ont.; Edward G. Olsen, San Francisco, Calif., U.S.A.; Kenneth R. Podewell, Evergreen Park, Illinois, U.S.A.; Leetate Smith, Santa Fe, Calif., U.S.A.; George H. Wands, London, Ont.; Clair G. Whelchel, Salem, Oregon, U.S.A.

Incorporated 1889, Chap. 104 as The Supreme Court of the Independent Order of Foresters. Amended 1896, Chap. 51; 1901, Chap. 100 (acquired by transfer the business, assets and liabilities of the provincial order of the same name, incorporated 1881 (Ont.)); 1913, Chap. 113 changing name to present form; 1915, Chap. 75. Amended by letters patent 1971, 1974. Federal licence issued 1896.

LUTHERAN LIFE INSURANCE SOCIETY OF CANADA

Head Office: Marsland Centre, 20 Erb St. W., Waterloo, Ontario N2J 4G4

OFFICERS AND DIRECTORS (as at February 28, 1983)

OFFICERS: President, H.A. Dietrich; Vice-President, Fraternal and Secretary, J.R. Widdecombe; Vice-President and Treasurer, D.J. Michael; Vice-President, Insurance Services, A.G.A. Kennedy; Vice-President and Actuary, Stephen A. Taylor; Vice-President, Agency, G.T. Harris.

DIRECTORS: D.W. Axford, Calgary, Alta.; F.G. Berlet, Tillsonburg, Ont.; Arthur Bucholtz, Surrey, B.C.; Harold A. Dietrich, Waterloo, Ont.; R.E. George, Calgary, Alta.; C.A. Hedin, Winnipeg, Man.; W.E. Hordern, Saskatoon, Sask.; Gregor S. Lund, Oakville, Ont.; Edith MacIntosh, Kitchener, Ont.; H.H. Schienbein, Regina, Sask.; W.A. Schultz, Winnipeg, Man.; G.C. Thurston, Scarborough, Ont.

Incorporated 1972 by letters patent. (Acquired by agreement the Canadian business, assets and liabilities of the Aid Association For Lutherans, incorporated 1902 and the Lutheran Brotherhood, incorporated 1917, both foreign fraternal societies). Federal certificate of registry issued 1972.

THE NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA

Head Office: 291 Garry Street, P.O. Box 336, Winnipeg, Manitoba R3C 2H6

OFFICERS and DIRECTORS (as at February 15, 1983)

OFFICERS: President, W.J. Thomson; General Manager and Secretary, John McWilliams; Treasurer, D. Campbell.

DIRECTORS: D. Campbell, Winnipeg, Man.; H.A. Dagorne, Mississauga, Ont.; R.V. Dumonceaux, Saskatoon, Sask.; R. Dean, Richmond, B.C.; K.G. Dryden, Winnipeg, Man.; F. Ewashko, Edmonton, Alta.; G. Farrell, Burnaby, B.C.; G.V. Hague, Winnipeg, Man.; R.J. Lajeunesse, Calgary, Alta.; G.F. Lobson, Winnipeg, Man.; D. McLean, Saskatoon, Sask.; J. McWilliams, Winnipeg, Man.; D. Mullen, Regina, Sask.; H.A. Sewers, Jr., Edmonton, Alta.; H.F. Shugg, N. Vancouver, B.C.; J.A. Smith, Winnipeg, Man.; B.C. Stevens, Winnipeg, Man.; W.J. Thomson, Winnipeg, Man.

Incorporated 1949, Chap. 23. (Acquired by agreement 1950 the business, assets and liabilities of the provincial association of the same name, incorporated 1887 (Man.).) Amended by letters patent 1975. Federal certificate of registry issued 1950.

THE ORDER OF ITALO-CANADIANS

Head Office: 5613 Arthur Chevrier St., Montreal Nord, Quebec H1G 1P7

OFFICERS and DIRECTORS (as at February 25, 1983)

OFFICERS: President, Nello Bortolotti; Secretary, Sebastiano Siino; Vice-President, Elda Allen; Treasurer, Luigi Cucinelli; Actuary, A.S. Fernie; Recording Secretary, Paula Tissot.

DIRECTORS: E. Allen, Ottawa, Ont.; A. Bortolotti, Ottawa, Ont.; N. Bortolotti, Ottawa, Ont.; A. Castrucci, Ottawa, Ont.; N. Ciamarra, Montreal, Que.; F. Crivellaro, Ottawa, Ont.; L. Cucinelli, Ottawa, Ont.; D. Di Giulio, Islington, Ont.; G. Donato, Montreal, Que.; L. Giannetti, Ottawa, Ont.; M. Nardone, Ottawa, Ont.; P. Ruffo, Ottawa, Ont.; A. Siino, Montreal, Que.; S. Siino, Montreal N., Que.; P. Tissot, Ottawa, Ont.; S. Tissot, Ottawa, Ont.; R. Tiziani, Ottawa, Ont.; A. Toscano, Ottawa, Ont.

Incorporated 1936, Chap. 58. (Acquired by agreement 1938 the business, assets and liabilities of the provincial order, Independent Order of the Sons of Italy of Quebec, incorporated 1927 (Que.).) Federal certificate of registry issued 1938.

SONS OF SCOTLAND BENEVOLENT ASSOCIATION
(ASSOCIATION BENEVOLE DES FILS DE L'ECOSSE)

Head Office: 90 Eglinton Ave. East, 7th Floor, Toronto, Ontario M4P 2Y3

OFFICERS and DIRECTORS (as at March 24, 1983)

OFFICERS: Grand Chief, George Paris; Grand Secretary-Treasurer, J.C. Hotchkiss; Actuary, D.C. Baillie.

DIRECTORS: Robert J. Bell, Don Mills, Ont.; John G. Burman, Toronto, Ont.; Archie Cook, Verdun, Que.; William Higgins, Winnipeg, Man.; James C. Hotchkiss, Weston, Ont.; John Melville, West Vancouver, B.C.; George Nicolson, Port Coquitlam, B.C.; George Paris, Vancouver, B.C.; Alex Sim, Barrie, Ont.; Tom Stewart, Willowdale, Ont.

Incorporated 1937, Chap. 54. (Acquired by agreement 1937 the business, assets and liabilities of the provincial association of that name, incorporated 1880 (Ont.).) Letters patent issued January 1, 1981. Amended by letters patent 1981. Federal certificate of registry issued 1937.

UKRAINIAN FRATERNAL SOCIETY OF CANADA

Head Office: 235 McGregor St., Winnipeg, Manitoba R2W 4W5

OFFICERS and DIRECTORS (as at February 28, 1983)

OFFICERS: President, S. Radchuk; Vice-President, N. Kripiakevich; Secretary, P. Danyliuk; Treasurer, B. Babynec; Financial Secretary, B. Salamon; Manager, L. Radchuk.

DIRECTORS: B. Babynec, Winnipeg, Man.; M.J. Bugera, Winnipeg, Man.; P. Danyliuk, Winnipeg, Man.; V. Janchevsky, Oshawa, Ont.; O. Jereniuk, Edmonton, Alta.; N.A. Kripiakevich, Winnipeg, Man.; D. Okos, Summerland, B.C.; O. Pasieka, Regina, Sask.; S. Radchuk, Winnipeg, Man.; B. Salamon, Winnipeg, Man., W. Zymowec, St.Leonard, Que.

Incorporated 1943, Chap. 39. (Acquired by agreement 1943 the business, assets and liabilities of Ukrainian Relief Association, incorporated 1925 by letters patent (Canada).) Federal certificate of registry issued 1943.

UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA

Head Office: 804 Selkirk Avenue, Winnipeg, Manitoba R2W 2N6

OFFICERS and DIRECTORS (as at February 22, 1983)

OFFICERS: President, John M. Kozoriz; Secretary, Ivan Parkasewych.

DIRECTORS: Stephen Babiak, Toronto, Ont.; Peter Bashuk, Winnipeg, Man.; Msgr. Roman Dobriansky, Winnipeg, Man.; Michael Gembarsky, Winnipeg, Man.; Michael Kohut, Edmonton, Alta.; John M. Kozoriz, Winnipeg, Man.; Nicholas Kushpeta, Toronto, Ont.; Jean Motkaluk, Winnipeg, Man.; John W. Onysko, Winnipeg, Man.; Ivan Parkasewych, Winnipeg, Man.; Hryhor Porochiwnyk, Edmonton, Alta.; Stephen Rohatynskyj, Winnipeg, Man.; Wolodymyr Sagasz, Regina, Sask.; Walter Schabel, Ituna, Sask.; Myroskaw Spiwak, Winnipeg, Man.; Wolodymyr Wasylkewycz, Winnipeg, Man.; Stephen Yarko, Winnipeg, Man.

Incorporated 1930, Chap. 71 as The Saint Nicholas Mutual Benefit Association; amended 1933, Chap. 64, changing name to present form. (Acquired by agreement 1933 the business, assets and liabilities of the provincial association, The Saint Nicholas Mutual Benefit Association organized 1905 and incorporated 1915 (Man.).) Federal certificate of registry issued 1933.

WORKERS BENEVOLENT ASSOCIATION OF CANADA

Head Office: 595 Pritchard Ave., Winnipeg, Manitoba R2W 2K4

OFFICERS and DIRECTORS (as at February 25, 1983)

OFFICERS: President, Anthony Bilecki; Secretary Treasurer, Z. Nykolyshyn.

DIRECTORS: A. Bilecki, Winnipeg, Man.; N. Dubas, Winnipeg, Man.; C. Kostaniuk, Winnipeg, Man.; Z. Nykolyshyn, Winnipeg, Man.; O. Pawlyshyn, Winnipeg, Man.; M. Semanowich, Winnipeg, Man.; A. Semenova, Winnipeg, Man.; M. Seychuk, Winnipeg, Man.; S. Seychuk, Winnipeg, Man.; H. Stefaniuk, Winnipeg, Man.

Incorporated 1944, Chap. 63. (Acquired by agreement 1945 the business, assets and liabilities of The Workers Benevolent Society of Canada incorporated 1923 (Man.).) Amended 1946, Chap. 88. Federal certificate of registry issued 1945.

FOREIGN SOCIETIES - SOCIETES ETRANGERES

ASSOCIATION CANADO-AMERICAINE

Head Office: Manchester, N.H., U.S.A.

Chief Agency in Canada: 1343 1st Street, Trois Rivières, Québec G8Y 2T3

OFFICERS (as at March 1, 1983)

President, Eugene A. Lemieux; Secretary, Rosaire A. Ouellet; Treasurer, Alfred J. Provost.

Chief Agent in Canada: Henri Lemay.

Incorporated 1898. Federal licence issued 1920.

CROATIAN CATHOLIC UNION OF U.S.A.

Head Office: Hobart, Indiana, U.S.A.

Chief Agency in Canada: P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9

OFFICERS (as at February 28, 1983)

President, Joseph Saban; Secretary-Treasurer, Anne M. Welborne.

Chief Agent in Canada: Arthur F. Sellers.

Incorporated 1922. Federal certificate of registry issued 1963.

CROATIAN FRATERNAL UNION OF AMERICA

Head Office: Pittsburgh, Pa., U.S.A.

Chief Agency in Canada: P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9

OFFICERS (as at February 24, 1983)

President, Bernard M. Luketich; Secretary-Treasurer, John P. Plesh.

Chief Agent in Canada: Arthur F. Sellers.

Incorporated 1897 as National Croatian Society of the United States of America. Name changed to present form on merger with Croatian League of Illinois and St. Joseph National Croatian Beneficiary Association of Kansas City. Federal certificate of registry issued 1935.

ELECTRICAL WORKERS' BENEFIT ASSOCIATION

Head Office: Washington, D.C., U.S.A.

Chief Agency in Canada: 45 Sheppard Ave. East, Suite 401, Willowdale, Ontario M2N 5Y1

Trustee in Canada: Canada Permanent Trust Company, Toronto, Ontario.

OFFICERS (as at February 28, 1983)

President, Charles H. Pillard; Secretary, Ralph A. Leigon.

Chief Agent in Canada: Kenneth G. Rose.

Incorporated 1922. Federal certificate of registry issued 1961.

THE FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA

Head Office: Cleveland, Ohio, U.S.A.

Chief Agency in Canada: P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9

OFFICERS (as at February 28, 1983)

President, Louise M. Yash; Secretary, Irene H. Sapora; Actuary, S.A. Vora; Treasurer, Helen L. Golias; Junior Secretary, Irene J. Drotleff.

Chief Agent in Canada: Arthur F. Sellers.

Incorporated 1899. Federal certificate of registry issued 1932.

THE FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA

Head Office: Cleveland, Ohio, U.S.A.

Chief Agency in Canada: P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9

OFFICERS (as at February 28, 1983)

President, Joseph R. Kristofik; Secretary, Stephen F. Ungvarsky; Treasurer, Edward B. Luba.

Chief Agent in Canada: Arthur F. Sellers.

Incorporated 1892. Name changed to present form 1974. Federal licence issued 1931.

THE HUNGARIAN REFORMED FEDERATION OF AMERICA

Head Office: Washington, D.C., U.S.A.

Chief Agency in Canada: 10 English Street, Brampton, Ontario L6X 1L4

OFFICERS (as at February 24, 1983)

President, Imre Bertelen; Vice-President and Secretary, Elmer E. Vargo; Treasurer, Joseph Molnar.

Chief Agent in Canada: L.C. Pandy-Szekeres.

Incorporated 1907. Federal certificate of registry issued 1964.

KNIGHTS OF COLUMBUS

Head Office: New Haven, Conn., U.S.A.

Chief Agency in Canada: 2430 Munroe Avenue, Saskatoon, Saskatchewan S7J 1S7

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario.

OFFICERS (as at February 18, 1983)

President, Virgil C. Dechant; Secretary, Howard E. Murphy, Sr.; Treasurer, William J. Van Tassell.

Chief Agent in Canada: Nicholas P. Lucyshyn.

Incorporated 1882. Commenced business in Canada 1897 under provincial licence. Federal licence issued 1920.

LABOR ZIONIST ALLIANCE

Head Office: New York, N.Y., U.S.A.

Chief Agency in Canada: 1010 St. Catherine St. West, Montreal, Quebec H3B 3R7

Chief Agent in Canada: Jack B. Bobrove, Q.C.

Incorporated 1912 as Jewish National Workers' Alliance of America; name changed to present form 1972. Federal licence issued 1920.

As at December 31, 1981 the insurance business of the Labor Zionist Alliance was under rehabilitation. The preparation of the statement of Canadian business, excerpted herein, was made under the supervision of the authorized representative of the jurisdiction of incorporation. The Superintendant of Insurance was in control of assets in Canada as at December 31, 1981.

THE LOCOMOTIVE ENGINEERS' MUTUAL LIFE AND ACCIDENT INSURANCE ASSOCIATION

Head Office: Cleveland, Ohio, U.S.A.

Chief Agency in Canada: 77 Metcalfe Street, Ottawa, Ontario K1P 5L6

Trustee in Canada: N.G. Lay.

OFFICERS (as at February 21, 1983)

President, John F. Sytsma; Secretary and Treasurer, W.J. Wanke.

Chief Agent in Canada: E.J. Davies

Incorporated 1894. Commenced business in Canada under provincial licence 1867. Federal certificate of registry issued 1959.

LOYAL CHRISTIAN BENEFIT ASSOCIATION

Head Office: Erie, Pa., U.S.A.

Chief Agency in Canada: 1795 Guertin Street, Saint-Laurent, Quebec H4L 4C7

OFFICERS (as at March 1, 1983)

President, Catherine T. Kelly; Secretary, Jacqueline J. Sobania; Treasurer, Ann M. Dzuricky; Actuary, John D. Ballard.

Chief Agent in Canada: Jacques-André Maranda.

Incorporated 1890. Commenced business in Canada under provincial licence 1906. Federal licence issued 1920.

LUTHERAN MUTUAL LIFE INSURANCE COMPANY

Head Office: Waverly, Iowa, U.S.A.

Chief Agency in Canada: 130 Adelaide Street West, Toronto, Ontario M5H 3C2

OFFICERS (as at February 23, 1983)

President, I.R. Burling; Sr. Vice-President, General Counsel and Secretary, Arthur J. Hessburg; Senior Vice President, Investments, Arnold A. Fredrick, Senior Vice President and Chief Actuary, Frederic L. Broers.

Chief Agent in Canada: John W. Graham, Q.C.

Incorporated 1882 as The Lutheran Mutual Aid Society, a fraternal benefit society. Transformed 1938 into a mutual life insurance company with present name. Federal licence issued 1929.

NATIONAL FRATERNAL SOCIETY OF THE DEAF

Head Office: Mt. Prospect, Ill., U.S.A.

Chief Agency in Canada: 49 Frey Crescent, Scarborough, Ontario M1R 2C5

OFFICERS (as at March 1, 1983)

Grand-President, F.B. Sullivan; Grand-Secretary, L.B. Warshawsky; Grand-Treasurer, William S. Mather; Asst. Grand-Secretary-Treasurer, Jerry Strom.

Chief Agent in Canada: Roger McAuley.

Incorporated 1907. Federal licence issued 1923.

THE NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

Head Office: Pittsburgh, Pa., U.S.A.

Chief Agency in Canada: P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9

OFFICERS (as at February 28, 1983)

President, Joseph Stefka; Acting Secretary-Treasurer, Paul J. Godor.

Chief Agent in Canada: Arthur F. Sellers.

Incorporated 1894 as National Slavonic Society of the United States of America; name changed to present form 1913. Federal licence issued 1930.

NORTH AMERICAN BENEFIT ASSOCIATION

Head Office: Port Huron, Michigan, U.S.A.

Chief Agency in Canada: P.O. Box 234, Sarnia, Ontario N7T 7H9

OFFICERS (as at February 23, 1983)

President, Virginia E. Farmer; Secretary-Treasurer and Actuary, Joseph Haselmayer.

Chief Agent in Canada: Joseph Haselmayer.

Incorporated 1897 as The Supreme Hive of the Ladies of the Maccabees of the World; name changed to present form 1966. Commenced business in Canada under provincial licence 1895. Federal licence issued 1920.

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA

Head Office: Columbus, Ohio, U.S.A.

Chief Agency in Canada: 1001 Cloverdale Ave., Suite 210, Victoria, B.C. V8X 4C9

OFFICERS (as at February 21, 1983)

President, Billie E. Pahl; Chief Executive Officer, Anthony R. Raynor; Treasurer, Fred P. Entler.

Chief Agent in Canada: William C. Shortt.

Incorporated 1890. Commenced business in Canada under provincial licence 1906. Federal licence issued 1924.

SERB NATIONAL FEDERATION

Head Office: Pittsburgh, Pa., U.S.A.

Chief Agency in Canada: P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9

OFFICERS (as at February 28, 1983)

President, Robert R. Stone; Secretary, Mitch Trivanovich; Treasurer, George Martich; First Vice-President, D.J. Ljubenko.

Chief Agent in Canada: Arthur F. Sellers.

Incorporated 1929 following a consolidation and merger of Serb Federation "Sloboda" and United Society of Srbobran Sloga. Federal certificate of registry issued 1952.

SONS OF NORWAY

Head Office: Minneapolis, Minn., U.S.A.

Chief Agency in Canada: P.O. Box 12, 1st Canadian Place, 100 King St.W., Toronto, Ontario M5X 1B3

OFFICERS (as at March 2, 1983)

President, Egil L. Olsen; Executive Officer, Ralph S. Durand; Secretary, Thorleif Bryn; Treasurer, Paul Hycklemoe.

Chief Agent in Canada: John A. Carson.

Incorporated 1898. Commenced business in Canada under provincial licence 1927. Federal licence issued 1927.

SUPREME COUNCIL OF THE ROYAL ARCANUM

Head Office: Boston, Mass., U.S.A.

Chief Agency in Canada: 501 Royal Bank Building, 32 James Street South, Hamilton, Ontario L8P 2Y1

OFFICERS (as at February 28, 1983)

Supreme Regent, Erwin N. Rush; Supreme Secretary-Treasurer, J.E. Hallinan; Supreme Vice Regent, Lloyd E. Williams; Consulting Actuary, G.R. Schaumann.

Chief Agent in Canada: J.B. Simpson.

Incorporated 1877. Commenced business in Canada under provincial licence 1877. Federal licence issued 1920.

UKRAINIAN FRATERNAL ASSOCIATION (OF AMERICA)

Head Office: Scranton, Pa., U.S.A.

Chief Agency in Canada: 1699 Dundas Street West, Toronto, Ontario M6K 1V2

Trustee in Canada: Community Trust Company Limited, Toronto, Ontario.

OFFICERS (as at February 15, 1983)

President, Ivan Oleksyn; Supreme Secretary, Dr. Roman Rychok; Financial Secretary-Treasurer, Edward Popil; Actuary, S. Urda.

Chief Agent in Canada: Wm. N. Boddy.

Incorporated 1911 as Ruthenian National Union; name changed to Ukrainian Workingmen's Association 1918. Name changed to present form 1978. Federal certificate of registry issued 1942.

UKRAINIAN NATIONAL AID ASSOCIATION OF AMERICA

Head Office: Chicago, Ill., U.S.A.

Chief Agency in Canada: 140 Bathurst Street, Toronto, Ontario M5V 2R3

Trustee in Canada: The Royal Trust Corporation of Canada, Toronto, Ontario.

OFFICERS (as at March 3, 1983)

President, Wolodymyr Masur; Secretary, Odarka J. Roberts.

Chief Agent in Canada: Wolodymyr Okipniuk.

Incorporated 1915 as The National Mutual Aid Society; name changed to present form 1928. Federal certificate of registry issued 1964.

UKRAINIAN NATIONAL ASSOCIATION

Head Office: Jersey City, N.J., U.S.A.

Chief Agency in Canada, 18 Leland Ave., Toronto, Ontario M8Z 2X5

OFFICERS (as at January 11, 1983)

Supreme President, John O. Flis; Supreme Vice-President, Myron B. Kuropas; Supreme Secretary, Walter Sochan; Supreme Treasurer, Ulana M. Diachuk; Actuary, George Schaumann.

Chief Agent in Canada: Bohdan Zorych.

Incorporated 1907 as The Little Russian National Union of America; name changed to present form 1914. Federal certificate of registry issued 1938.

UNITED TRANSPORTATION UNION INSURANCE ASSOCIATION, INCORPORATED

Head Office: Cleveland, Ohio, U.S.A.

Chief Agency in Canada: Suite 709, Metropolitan House, 99 Bank Street, Ottawa, Ontario K1P 6B9

OFFICERS (as at February 25, 1983)

President, Fred A. Hardin; Secretary, John H. Shepherd.

Chief Agent in Canada: G.K. Strickland.

Incorporated 1970. Federal certificate of registry issued 1972.

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

Head Office: Omaha, Neb., U.S.A.

Chief Agency in Canada: 99 Bank Street, Suite 705, Ottawa, Ontario K1P 5A3

OFFICERS (as at February 21, 1983)

President, Nick T. Newberry; Secretary, Harry W. Berry; Actuary, Jon C. Christopherson; Executive Vice-President; T.G. Crewe; Treasurer, Glen H. Reavis.

Chief Agent in Canada: R.J. Cranch.

Incorporated 1891. Federal certificate of registry issued 1964.

THE WORKMEN'S CIRCLE

Head Office: New York, New York, U.S.A.

Chief Agency in Canada: 10 St. James, Suite 201, Montreal, Quebec H2Y 1L3

OFFICERS (as at March 14,1983)

President, Israel Kugler; Vice-President, Syd Bykofsky; Acting-Secretary, Jack Noskowitz; Treasurer, Maurice Petrushka.

Chief Agent in Canada: Steven Strasser.

Incorporated 1905. Federal licence issued 1920.

ILLUSTRATIVE DIVIDENDS TO POLICYHOLDERS

OF LIFE INSURANCE COMPANIES

DECLARED DURING THE YEAR

(OR AT LAST PREVIOUS ALLOTMENT

IN THE CASE OF CERTAIN BRITISH COMPANIES)

EXEMPLES DES BENEFICES ATTRIBUES AUX ASSURES DES

COMPAGNIES D'ASSURANCE-VIE

DURANT L'ANNEE

(OU A LA DERNIERE REPARTITION

DANS LE CAS DE CERTAINES COMPAGNIES BRITANNIQUES)

ILLUSTRATIVE DIVIDENDS TO POLICYHOLDERS

In previous reports, it has been the practice to publish under the above heading, for each company issuing participating policies, information on premiums charged and on dividends paid during the year under review for participating whole life, 20-payment life and 20-year endowment policies issued 3, 6, 9, 12 and 15 years prior to the year under review. Figures were published for policies issued at ages 25, 35, 45 and 55. Companies were required to provide this information in the annual statement filed with the Department.

When the statement form was revised in 1978, the format of the information required regarding premiums and dividends was changed. Companies are now required to provide the following information in respect of a whole life participating policy for $10,000, a whole life non-participating policy for $10,000, and a 5-year renewable and convertible term insurance for $100,000:

(1) the annual premium charged on such policies currently being issued at ages 25, 35, 45, 55 (for 5-year renewable term insurance, information must also be given on the premiums to be charged at each of the next three 5-year renewal periods);

(2) guaranteed cash surrender values, if any, at durations of 5, 10, 15 and 20 years;

(3) for participating policies the dividends that the company would pay at each of durations 1 through 20 if the current scale of dividends were to be maintained (dividends, of course, are not guaranteed).

This information is sufficient to permit the calculation of most of the cost comparison indices that may be of interest to consumers.

Because of the volume of the data, it has not been published in this report. However, anyone interested can obtain this information in regard to any registered company by writing to the Department of Insurance, Ottawa, Ontario, K1A OH2.

EXEMPLES DE PARTICIPATIONS

Dans les rapports antérieurs, on avait l'habitude de publier sous la rubrique figurant ci-dessus, en ce qui concerne chaque compagnie qui établit des polices avec participation, des renseignements relatifs aux primes prélevées et aux participations versés pendant l'année à l'étude, dans le cas des polices d'assurance-vie entière avec participation, des polices d'assurance-vie de 20 paiements et des polices d'assurance mixte de 20 ans, établies 3, 6, 9, 12 et 15 ans avant l'année à l'étude. Les chiffres relatifs aux polices émises aux âges de 25, 35, 45 et 55 ans ont été publiés. On avait demandé aux compagnies de fournir ces renseignements dans l'état annuel présenté au Département.

Lorsque le formulaire de l'état a été révisé en 1978, la formule de présentation des renseignements requis concernant les primes et les participations a été modifiée. Dans le cas d'une police d'assurance-vie entière avec participation de 10,000 $, d'une police d'assurance-vie entière sans participation de 10,000 $, et d'une police temporaire de 5 ans renouvelable et transformable de 100,000 $, les compagnies devront maintenant fournir les renseignements suivants:

1) la prime annuelle prélevée sur les polices qui sont établies couramment aux âges de 25, 35, 45 et 55 ans (dans le cas de l'assurance temporaire renouvelable de 5 ans, des renseignements doivent également être fournis à propos des primes qui seront prélevées à chacune des trois prochaines périodes de renouvellement de 5 ans);

2) les valeurs de rachat en espèces garanties, s'il en est, aux échéances de 5, 10, 15 et 20 ans;

3) dans le cas des polices avec participation, les participations que la compagnie prévoirait verser à chacune des échéances allant de 1 à 20, si le barème actuel était maintenu (les participations, évidemment, ne sont pas garantis).

Ces renseignements seront suffisants pour permettre le calcul de la plupart des indices de comparaison des coûts qui peuvent intéresser les consommateurs.

En raison de la quantité des données, celles-ci ne sont pas publiées dans le présent rapport. Toutefois, toute personne intéressée peut obtenir ces renseignements dans le cas d'une compagnie enregistrée, en écrivant au Département des Assurances, Ottawa (Ontario), K1A OH2.

BASES OF VALUATION

OF

ACTUARIAL RESERVES

BASES D'EVALUATION

DES

RESERVES MATHEMATIQUES

BASES OF VALUATION OF ACTUARIAL RESERVES

The coming into force of the new provisions relating to the determination of actuarial reserves during 1978 resulted in a number of changes in the manner in which actuarial reserves reported by registered companies were calculated. The summaries of assumptions and methods printed below for each company indicates, for each valuation basis used, the amount of reserve and the amount of insurance in force (amount of annual payment for annuities). At the beginning of the summary for each Canadian company, notes are provided giving additional details about the valuation assumptions and methods used by the valuation actuary in calculating the reserves for ordinary insurance policies, both participating and non-participating.

The notes preceding the summary for each Canadian company require some explanation because of the abbreviated terminology used to describe some of the methods employed. Given below is an explanation of the terminology used in the notes.

Method Used for Deferring Acquisition Expenses

In addition to the abbreviations used in previous years (such as NLP for net level premium), the summary notes given below include the expression "1978 Canadian". This denotes the deferment of acquisition expenses to the extent permitted by the methods specified in subsections 82(5) and 82(7) of the Canadian and British Insurance Companies Act. This method permits the deferment of acquisition expenses in an amount equal to the lesser of 150 per cent of a net level annual premium and the amount of acquisition expenses actually incurred. The amount of acquisition expenses deferred is further limited by the requirement that they must be able to be recovered from margins available in future annual premiums. The valuation actuaries of most Canadian companies chose to defer acquisition expenses to some extent when determining the actuarial reserves. It should be noted that many companies chose to employ the "replacement method" to provide for cash value deficiencies and negative reserves (see below) and this reduced considerably the effect on income of the deferments.

Withdrawal Rates

The notes that precede each valuation summary identify the table of withdrawal rates assumed by the actuary in the valuation of the major block of ordinary insurance business, separately for the participating and non-participating categories.

Where withdrawal rates from a commonly known table were used, the name of the table is indicated, for example, "Linton" or "Moorehead". "Nil" indicates that withdrawal rates have not been assumed in performing the valuation of the major block of a company's ordinary insurance business. In such cases, actuarial reserves held made adequate provision for cash values and negative reserves, most frequently through the use of the "replacement method" described below.

Provision for Cash Value Deficiencies and Amounts of Negative Reserves

Pursuant to subsection 82.1(3) of the Canadian and British Insurance Companies Act, the Minister has required that where the reserves determined by the valuation actuary for certain policies are negative or are less that the cash surrender value available under the policy, a special reserve equal to the aggregate of such negative reserves and deficiencies must be shown as a special reserve in the annual statement. The valuation actuaries for some companies used valuation assumptions and methods that produced reserves that were never negative nor less than the corresponding cash surrender values. The provision for cash value deficiencies and negative reserves for these companies is described in the notes as "precluded by methods and/or assumptions". A number of companies provided for cash value deficiencies and negative reserves by using what is described in the notes as the "replacement method". In determining the aggregate amount of actuarial reserves reported as a liability, companies using the "replacement method" substituted the cash surrender values for the calculated actuarial reserves at any duration where the calculated reserves were less and substituted zero for any negative reserves. Other companies provided for the cash value deficiencies and negative reserves by establishing a special reserve in the form of an appropriation of surplus.

Providing for Policyholder Dividend Expectations

Valuation actuaries have adopted a variety of different approaches when choosing valuation assumptions appropriate for participating business. For purposes of the notes, these have been described under two basic approaches.

(a) A number of valuation actuaries chose to calculate the actuarial reserves for participating policies by treating future dividends, which are not guaranteed, as a policyholder benefit to be discounted and reserved for in the same manner as the guaranteed death benefits. In such cases, the valuation assumptions chosen were usually close to, and perhaps more liberal, than those deemed appropriate for non-participating policies. The

assumptions were generally those inherent in the current dividend scale. This method is described in much of the actuarial literature as being the "explicit method". In the notes, this technique is identified under the label "valued as a specific benefit".

(b) Other valuation actuaries did not treat dividends as a specific benefit when calculating the reserve for participating policies. Instead, the actuarial reserves were determined by valuing only the guaranteed benefits using assumptions more conservative than those used for non-participating policies, thereby producing reserves that include margins from which future dividends may be paid. The assumptions used were frequently those on which the guaranteed cash surrender values are based. The notes describe this approach under the heading "provided from margins in valuation assumptions". This is basically the "implicit method" described in recent actuarial literature on the subject. Theoretically, if there is consistency between assumptions used in determining the dividend scale and the valuation assumptions, the "implicit" and "explicit" approaches to determining reserves for participating business should produce approximately the same aggregate result.

CLASSES D'EVALUATION DES PROVISIONS ACTUARIELLES

L'entrée en vigueur des nouvelles dispositions relatives à la détermination des provisions actuarielles de 1978 a entraîné un certain nombre de changements dans la façon de calculer les provisions actuarielles déclarées par les compagnies enregistrées. Les renseignements figurant aux pages suivantes sur les hypothèses et les méthodes utilisées pour déterminer les provisions actuarielles de chaque compagnie indiquent, pour chaque classe d'évaluation utilisée, le montant de la réserve et le montant de l'assurance en vigueur (montant du paiement annuel au titre des rentes). Au début du résumé relatif à chaque compagnie canadienne, on trouvera des notes donnant des renseignements supplémentaires au sujet des hypothèses et des méthodes d'évaluation utilisées par l'actuaire responsable de l'évaluation dans le calcul des provisions relatives aux polices d'assurance ordinaire avec ou sans participation.

Les notes qui précèdent le résumé relatif à chaque compagnie canadienne doivent être expliquées en raison des abréviations employées pour décrire certaines des méthodes utilisées. On trouvera ci-dessous une explication des termes utilisés dans les notes. Les statistiques présentées ne s'appliquent qu'aux compagnies canadiennes,étant donné que, en règle générale, les compagnies britanniques et étrangères n'ont pas modifié leurs méthodes de détermination des provisions actuarielles de la même façon que les compagnies canadiennes.

Méthode de report des frais d'acquisition

En plus des abréviations utilisées au cours des années précédentes (comme N.L.P. pour prime ordinaire nette, dite "Net Level Premium"), les notes sommaires présentées ci-dessous comprennent l'expression "1978 Canadienne". Cette expression s'applique au report des frais d'acquisition dans la mesure permise par les méthodes précisées aux paragraphes 82(5) et 82(7) de la Loi sur les compagnies d'assurance canadiennes et britanniques. Cette méthode permet de reporter des frais d'acquisition équivalents au moins élevé des montant suivants: 150 pour cent d'une prime ordinaire nette annuelle ou le montant des frais d'acquisition réellement engagés. Le montant des frais d'acquisition reportés est de plus limité étant donné qu'il doit être recouvré à même les marges disponible en ce qui concerne les primes annuelles à percevoir. Les actuaires responsables de l'évaluation de la plupart des compagnies canadiennes ont choisi de reporter dans une certaine mesure les frais d'acquisition lorsqu'ils ont déterminé les provisions actuarielles. La période d'amortissement des frais reportés variait considérablement. Il faut souligner que bon nombre de compagnies ont choisi d'utiliser la "méthode de remplacement" afin de prévoir l'excédent de la valeur de rachat sur les réserves et les réserves négatives (voir ci-dessous), ce qui a réduit considérablement les incidences sur le revenu des reports prévus.

Taux de retrait

Les notes qui précèdent chaque résumé d'évaluation désignent la table des taux de retrait prévus par l'actuaire dans l'évaluation de la principale tranche des polices d'assurance ordinaire; cette évaluation est effectuée distinctement pour les polices avec participation et sans participation.

Lorsque les taux de retrait d'une table généralement reconnue sont utilisés, le titre de la table est indiqué, par exemple "Linton" ou "Moorehead". L'expression "Néant" indique que l'on n'a pas prévu de taux de retrait dans le cadre de l'évaluation de la principale tranche des polices d'assurance ordinaire d'une compagnie. Dans ces cas, les provisions actuarielles détenues assuraient une provision suffisante pour les valeurs de rachat et les réserves négatives, le plus souvent grâce à l'utilisation de la "méthode de remplacement" décrite ci-dessous.

Provision pour l'excédent de la valeur de rachat sur la réserve et pour les réserves négatives

Conformément au paragraphe 82.1(3) de la Loi sur les compagnies d'assurance canadiennes et britanniques, le Ministre a demandé que, lorsque les réserves déterminées par l'actuaire responsable de l'évaluation à l'égard de certaines polices sont négatives ou inférieures à la valeur de rachat en vertu de la police, une réserve spéciale égale à l'ensemble de ces réserves négatives et de l'excédent de la valeur de rachat sur la réserve soit inscrite à titre de réserve spéciale dans l'état annuel. Les actuaires responsables de l'évaluation de quelques compagnies ont utilisé des hypothèses et des méthodes d'évaluation qui ont donné des réserves qui n'étaient jamais négatives ni inférieures aux valeurs de rachat correspondantes. Dans le cas de ces compagnies, les notes indiquent que les méthodes ou les hypothèses rendent "la provision pour l'excédent de la valeur de rachat sur la réserve et pour réserves négatives superflue". Plusieurs compagnies ont établi une provision pour l'excédent de la valeur de rachat sur la réserve et pour réserves négatives en utilisant ce que l'on appelle dans les notes la "méthode de remplacement". Dans le calcul du montant global des provisions actuarielles figurant au passif, les compagnies qui ont utilisé la "méthode de remplacement" ont remplacé les provisions actuarielles calculées pour toute durée par les valeurs de rachat lorsque les réserves calculées étaient inférieures et par zéro dans le cas de toute réserve négative. D'autres compagnies ont établi une provision

pour l'excédent de la valeur de rachat sur la réserve et pour réserves négatives en établissant une réserve spéciale sous la forme d'une affectation de l'excédent.

Provision pour les participations

Les actuaires responsables de l'évaluation ont adopté une gamme de méthodes pour choisir les hypothèses d'évaluation qui conviennent aux polices avec participation. Aux fins des notes, ces méthodes ont été regroupées selon deux méthodes fondamentales.

a) Un certain nombre d'actuaires responsables de l'évaluation ont choisi de calculer les provisions actuarielles relatives aux polices avec participation en traitant les bénéfices futurs, qui ne sont pas garantis, comme des prestations versées à un titulaire de police qui doivent être actualisées et mises de côté de la même façon que les prestations de décès garanties. Dans ces cas, les hypothèses d'évaluation choisies se rapprochaient habituellement de celles qui ont été jugées convenables pour les polices sans participation et étaient peut-être plus généreuses. En règle générale, les hypothèses étaient celles qui étaient inhérentes au barème actuel des participations. Cette méthode est décrite dans la plupart des publications sur l'actuariat comme la "méthode explicite". C'est ce qu'on appelle, dans les notes, la technique des participations à répartir "évalués de manière "explicite".

b) D'autres actuaires responsables de l'évaluation n'ont pas traité les bénéfices comme une prestation particulière dans le calcul de la réserve au titre des polices avec participation. Ils ont plutôt déterminé les provisions actuarielles en n'évaluant que les prestations garanties grâce à des hypothèses plus conservatrices que celles qui ont été utilisées dans le cas des polices sans participation, ce qui a donné des réserves qui comprennent des marges à répartir desquels des participations peuvent être versées. Les hypothèses utilisées étaient souvent celles sur lesquelles se fondent les valeurs de rachat garanties. C'est ce qu'on désigne dans les notes par l'expression "prévus dans le choix des hypothèses actuarielles". Il s'agit fondamentalement de la "méthode implicite" décrite dans les récentes publications actuarielles portant sur le sujet. Théoriquement, s'il y a uniformité entre les hypothèses utilisées pour déterminer les réserves au titre des polices avec participation devraient donner à peu près les mêmes résultats dans l'ensemble.

Where a mortality table has been modified by means of an age rating, the number of years that each age is rated up (+) or down (-) is shown in parentheses following the name of the table: e.g. 1937SA(-1) means the 1937 Standard Annuity Table with the age rated down one year.

Lorsqu'une table de mortalité a été modifiée par une augmentation ou une diminution d'âge le nombre d'années dont chaque âge a été augmenté (+) ou diminué (-) est indiqué entre parentheses à la suite du titre de la table. Ainsi, 1937SA(-1) signifie 1937 Standard Annuity Table avec l'âge diminué d'un an.

The following abbreviations are commonly used--Les abbréviations suivantes sont communément employées:

aeg 1967-70	Annuitants' Experience Graduated Table (British Isles Annuitant Mortality 1967-70) of the Institute of Actuaries
a(f),a(m)	Mortality of Annuitants 1900-20
a-1949	The a-1949 Table (Annuity Table for 1949)
a(55)	The a(55) Tables for Annuitants
a-1959	The a-1949 Table Projected to 1959
a-1970	The a-1949 Table Projected to 1970
A 1924-29	Mortality of Assured Lives
A 1949-52	A 1949-52 Table of Mortality (Ultimate)
AA-1955	1955 American Annuitants Table
All-ex. 1978	1978 Alliance Company Experience Mortality Table
AM(5)	American Men Table
Am-Exp	American Experience Table
A 1967-70	The A1967-70(5) Experience Mortality Table for Assured Lives
CA 1952-56	Canadian Assured Lives Table 1952-56
CA 1958-64	Canadian Assured Lives Table 1958-64
CAA-1949-52	Canadian Association of Actuaries 1949-52 Mortality Table
CIA-1969-75	The 1969-75 Mortality Tables of The Canadian Institute of Actuaries
CDS 1979	Crown Dividend Standard 1979 (Crown Life North American Experience Mortality Table 1972-77)
CM(5)	Canadian Men Table
ELT No.9	English Life Table No. 9
Ga-1951	The Ga-1951 Table (Group Annuity Table for 1951)
HM	Institute of Actuaries of Great Britain
JM 70	London Life Jubilee Male 1970 Table of Mortality
NFC	National Fraternal Conference Table
NS 1970-72	Life Table for 1970-72 for Nova Scotia
NY St. Int.	New York Standard Intermediate
OM(5)	British Offices Life Tables 1893
PAT	The Progressive Annuity Table
PRU Ga Mod	Prudential Modification of the Ga-1951 Table
SI	The Standard Industrial Table
1926 Class(3)	The 1926 Class (3) Disability Table
1937 SA	1937 Standard Annuity Table

1941 CSO	Commissioners 1941 Standard Ordinary Mortality Table
1941 SI	1941 Standard Industrial Mortality Table
1946-49 Basic	The 1946-49 Basic Mortality Table of the Society of Actuaries
1941 St. Int.	1941 Standard intermediate
1952 Disab. Study	The 1952 Disability Tables of the Society of Actuaries
1955-60 Basic	The 1955-60 Basic Mortality Tables of the Society of Actuaries
1958 CET	Commissioners 1958 Extended Term Insurance Table
1956 CSO	Commissioners 1958 Standard Ordinary Mortality Table
1960 Basic Group	1960 Basic Group Mortality Table
1960 CSG	1960 Commissioners Standard Group Mortality Table
1965-70 Basic	The 1965-70 Basic Mortality Table of the Society of Actuaries
1970 IGLD	1970 Intercompany Group Life Disability Table
1970-72 CLT	Canadian Life Tables 1970-72
1971 IAM	1971 Individual Annuity Mortality Tables
1971 GAM	1971 Group Annuity Mortality Tables
1978 SL	The 1978 Sun Life Mortality Tables

CANADIAN COMPANIES - COMPAGNIES CANADIENNES

ABBEY LIFE INSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Company experience; Non-Par, Linton B (Modified)
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1978 Canadian Method C.I.A. 1969-75; 8.00% in 1979 grading down to 6.50% in 1987	6,256	1,766	4,388	1,152
1978 Canadian Method	9,282	567	40,347	809
1958 CSO 2.25%-3.50% Paid up	67	34	236	122
1958 CSO 3.50% Can. supplementary benefits	3,063	24	8,829	73
1959 ADB/1958 CSO 3.50% NLP accidental death benefits	(6,296)	4	(65,896)	29
50% x gross premium, extra premiums	....	5	....	84
1952 dis./1958 CSO 3.50% - active lives	....	36	....	120
1952 dis./1958 CSO 3.50% - disabled lives	....	5	....	44
1978 Canadian Method CIA 1969-75; 7.50% in 1979 grading down to 4.00% in 1993	....	....	1,572,153	3,204
1958 CSO 3.50% Can.	....	....	5,302	52
1958 CSO 3.50% NLP reinsurance assumed	....	....	459	4
Total individual (gross)	18,668	2,441	1,631,714	5,693
Reinsurance ceded	3,492	-40	1,255,728	2,619
Group				
Unearned premium - A.D.B.	....	....	(30)	....
Unearned premium - Life	....	....	103	....
Total group (gross)	....	....	103	....
Reinsurance ceded	....	....	34	....
ANNUITIES				
Individual				
a(55) 4.00% NLP deferred	6	53	....	21
1978 Canadian Method deferred 8.00%	....	97	....	....
1978 Canadian Method immediate	5	34	29	160
1978 Canadian Method deferred seg. fund	....	....	(9,335)	-160
Guaranteed Investment Bond 1978 Canadian Method 7.00% excess interest	....	....	....	151
Total individual (gross)	11	184	29	172
Reinsurance ceded	....	....	....	-306
Group				
Deposit Administration	....	33	....	....
Total group (gross)	....	33	....	....
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	2	8	1	7
Total settlement (gross)	2	8	1	7
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	2,441	5,693	8,134

ANNUITIES			
Individual	184	172	356
Group	33	....	33
Settlement and disability	8	7	15
Total reserve for insurance and annuity contracts	2,666	5,872	8,538
Deduct total reserve for reinsured contracts	-40	2,313	2,273
Deduct deferred premiums (less loading)	101	1,396	1,497
Net actuarial reserve carried in the liabilities	2,605	2,163	4,768

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	170	10	160
Reserves for claims payable in instalments	87	7	80
Net actuarial reserve carried in the liabilities	257	17	240

THE ACADIA LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1958-64 SEL 7.00% for 10 years reducing to 6.00% over 15 years 1978 Canadian	7,944	1,518	....	....
CA 1958-64 SEL plus 5.00% and .3 per 1,000 5.50% for 25 years reducing to 4.00% over next 10 years 1978 Canadian	....	....	12,274	2,968
CA 1958-64 SEL plus 5.00% and .3 per 1000 7.00% for 10 years reducing to 4.00% over next 10 years 1978 Canadian	10	....	65,957	4,044
1958 CSO 3.50% Can. Mod. (Pre 1978)	256	29	225,307	150
CA 1969-75 SEL plus 5.00% and .3 per 1000 8.00% for 5 years reducing to 4.00% over next 15 years 1978 Canadian	....	....	25,758	197
1958 CSO 3.50% N.L.P.	692	6	136,432	620
Other	2,490	673	65,556	924
Disability benefits	....	41	....	262
Miscellaneous	....	....	7,139	295
Total individual (gross)	11,392	2,267	538,423	9,460
Reinsurance ceded	99	2	273,775	896
ANNUITIES				
Individual				
4.00% N.L.P.	....	....	231	72
Miscellaneous	....	....	1,023	1,498
Other	....	....	32	238
Segregated fund guarantees	....	....	....	85
Total individual (gross)	....	....	1,286	1,893
Reinsurance ceded	....	....	....	2
Settlement				
a(55) 4.00% ULT	....	....	71	506

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
Miscellaneous	....	....	1	1
Total settlement (gross)	....	....	72	507
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	2,267	9,460	11,727
ANNUITIES			
Individual	....	1,893	1,893
Settlement and disability	....	507	507
Total reserve for insurance and annuity contracts	2,267	11,860	14,127
Deduct total reserve for reinsured contracts	1	898	899
Net actuarial reserve carried in the liabilities	2,266	10,962	13,228

ALLIANCE COMPAGNIE MUTUELLE D'ASSURANCE-VIE

NOTE: Bases utilisées pour le calcul des réserves actuarielles à l'égard des polices d'assurance individuelle
Méthodes: Participantes, 1978 Canadienne; Non-Participantes, 1978 Canadienne
Taux de Résiliation: Participantes, NEANT; Non-Participantes, NEANT
Réserve pour Fléchissement de la Valeur de Rachat et Montants des Réserves Négatives: Affectation de l'excédent
Bénéfices a Répartir: Evalués de manière explicite

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
ASSURANCE				
Individuelle				
CIA 1969-75 (Mod.) 5.00% 1978 Canadienne	3,600	179	27,218	3,666
CIA 1969-75 (Mod.) 6.00% 1978 Canadienne	234,786	272	246,287	660
All-ex 1981, 7.75% NLP	54,414	20,149	....	....
All-ex 1981, 7.75% 1978 Canadienne	98,033	22,806	....	....
All-ex 1981, 8.00% 1978 Canadienne	385,982	35,170	....	....
All-ex 1981, 8.25% 1978 Canadienne	5,113	3,046	....	....
All-ex 1981, 8.50% 1978 Canadienne	488,986	6,452	....	....
Autre	1,119,313	9,484	215,088	951
Garanties complémentaires	....	1,894	....	94
Divers	....	5,346	....	2,851
Total (brut): Individuelle	2,390,227	104,798	488,593	8,222
Réassurance cédée	32,244	237	71,031	420
Collective				
1970 Krieger's 10.00% (15 ans), 5.00% (années suivantes)	2,609	1,142	2,545	1,189
1970 Krieger's 6.50% (15 ans), 4.25% (années suivantes)	4,257	1,966	....	....
1970 Krieger's 5.00%	....	....	326	177
Primes non-gagnées	1,325,030	....	1,969,636	32
Autre	....	161	....	....
Réserves de contingence	....	580	....	....
Total (brut): Collective	1,331,896	3,849	1,972,507	1,398
Réassurance cédée	35,502	....	....	....

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
RENTE				
Individuelle				
7.50% (15 ans), 4.25% (années suivantes).....	4	5	339	1,476
8.25%..	29	102	38	210
8.50%..	869	2,094	....	....
9.00% (15 ans), 4.25% (années suivantes)....	1	7	271	1,516
10.75%.......................................	53	201	75	524
Autre..	64	377	325	1,156
Fonds d'accumulation.........................	11,416	69,505	....	....
1971 IAM Proj. B 7.50% (15 ans), 4.25% (années suivantes)........................	63	594	370	3,884
1971 IAM Proj. B 9.00% (15 ans), 4.25% (années suivantes)........................	86	801	103	985
Prestations d'invalidité.....................	....	16	....	....
1971 IAM Proj. B taux de primes moins 2.00%..	160	1,201	272	1,853
Total (brut): Individuelle..............	12,745	74,903	1,793	11,604
Réassurance cédée.......................	....	....	....	....
Collective				
1978 GAM Proj. D 7.00% (15 ans), 4.25% (années suivantes)........................	....	....	1,213	9,286
1978 GAM Proj. D 7.50% (15 ans), 4.25% (années suivantes)........................	....	....	1,841	10,000
1978 GAM Proj. D 8.00% (15 ans), 4.25% (années suivantes)........................	....	....	356	1,395
1978 GAM Proj. D 8.50% (15 ans), 4.25% (années suivantes)........................	....	....	841	2,993
1978 GAM Proj. D 9.00% (15 ans), 4.25% (années suivantes)........................	....	....	898	2,566
1978 GAM Proj. D 10.50% (15 ans), 5.50% (années suivantes)........................	....	....	724	2,114
1978 GAM Proj. D 11.50% (15 ans), 5.50% (années suivantes)........................	....	....	2,242	2,612
Autre..	....	....	6,987	707
Contrats d'administration de dépôts..........	....	76,003	....	....
Divers.......................................	....	371	....	198
Total (brut): Collective................	....	76,374	15,102	31,871
Réassurance cédée.......................	....	....	....	....
Rente de Règlement				
Divers.......................................	338	2,914	8	23
Total (brut): Rente de Règlement........	338	2,914	8	23
Réassurance cédée.......................	....	....	....	....
Rente incapacité				
1964 CDT 5%..................................	616	2,674	....	....
Divers.......................................	5	47	....	....
Total (brut): Rente incapacité..........	621	2,721	....	....
Réassurance cédée.......................	....	....	....	....

PROVISION ACTUARIELLE NETTE - RESUME - VIE
PORTEFEUILLE GLOBAL

	Avec Participation $'000	Sans Participation $'000	Total $'000
ASSURANCE			
Individuelle....................................	104,798	8,222	113,020
Collective......................................	3,849	1,398	5,247
RENTE			
Individuelle....................................	74,903	11,604	86,507
Collective......................................	76,374	31,871	108,245
Règlement et incapacité.........................	5,635	23	5,658

Total de la provision pour les contrats d'assurance et de rente	265,559	53,118	318,677
Moins le total de la provision pour les acceptations en réassurance	237	420	657
Moins primes reportées (moins charges)	1,580	170	1,748
Provision actuarielle nette portée au passif	263,742	52,528	316,272

PROVISION ACTUARIELLE NETTE - RESUME - VIE
HORS DU CANADA

	Avec Parti-cipation $'000	Sans Parti-cipation $'000	Total $'000
ASSURANCE			
Collective	505	8	513
Provision actuarielle nette portée au passif	505	8	513

PROVISION ACTUARIELLE NETTE - RESUME - ACCIDENT ET MALADIE
PORTEFEUILLE GLOBAL

	Provision (brut) $'000	Provision pour cessions $'000	Provision (net) $'000
Primes non gagnées sauf celles des polices irrévocables	776	....	776
Primes non gagnées et réserve médianes pour polices irrévocables	340	18	322
Provision pour réclamations payables par versements	23,360	9,965	13,395
Provision actuarielle nette portée au passif	24,476	9,983	14,493

PROVISION ACTUARIELLE NETTE - RESUME - ACCIDENT ET MALADIE
HORS DU CANADA

	Provision (brut) $'000	Provision pour cessions $'000	Provision (net) $'000
Provision pour réclamations payables par versements	45	7	38
Provision actuarielle nette portée au passif	45	7	38

ALLSTATE LIFE INSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Non-Par, 1978 Canadian
Termination Rates: Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
65% Buck's S. and U. (Mod) 5.00% 1978 Canadian	....	....	34,351	4,444
65% Buck's S. and U. (Mod) 6.50% grading to 5.00% after 20 years 1978 Canadian	....	....	163,051	6,742
1953-59 Group conv. exp. (Mod) 6.50% grading to 5.00% after 20 years 1978 Canadian	....	....	1,245	293
90% 1955-60 S. and U. (Mod) 7.00% grading to 5.50% after 20 years 1978 Canadian	....	....	592,559	2,960
80% 1965-70 S. and U. (Mod) 9.00% grading to 5.50% after 20 years 1978 Canadian	....	....	440,766	364
1958 CSO 3.00% NLP	....	....	8,028	542

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
1958 CSO 3.50% NLP	....	....	8,250	213
Disability benefits	....	....	....	420
Other	....	....	16,449	669
Total individual (gross)	....	....	1,264,699	16,647
Reinsurance ceded	....	....	280,097	....
Group				
Monthly renewable term	....	....	1,295,112	....
1960 CSG 3.00% NLP	....	....	113	81
Disability benefits	....	....	....	1,354
Total group (gross)	....	....	1,295,225	1,435
Reinsurance ceded	....	....	125,102	75
ANNUITIES				
Individual				
65% Buck's S. and U. (Mod) 6.50% grading to 5.00% after 20 years, 1978 Canadian	....	....	109	259
4.00%	....	....	11,549	4,016
4.50% (5 yrs.) 4.00% (5 yrs.) 3.50% thereafter	....	....	604	190
a-1949 Proj. B 7.50%-8.75% for 20 years 5.00% thereafter	....	....	132	982
1937 SA 2.50%	....	....	58	484
Additional interest accumulation	....	....	....	114
Other	....	....	13	18
Total individual (gross)	....	....	12,465	6,063
Reinsurance ceded	....	....	....	....
Group				
Deposit administration	....	....	....	21,637
Total group (gross)	....	....	....	21,637
Reinsurance ceded	....	....	....	....
Settlement				
1-1949 Proj. B 8.75% first 20 years 5.00% thereafter	....	....	13	121
Total settlement (gross)	....	....	13	121
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	....	....	7	50
Total Disability (gross)	....	....	7	50
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	16,647	16,647
Group	....	1,435	1,435
ANNUITIES			
Individual	....	6,063	6,063
Group	....	21,637	21,637
Settlement and disability	....	171	171
Total reserve for insurance and annuity contracts	....	45,953	45,953
Deduct total reserve for reinsured contracts	....	75	75

Deduct deferred premiums (less loading)	....	1,050	1,050
Net actuarial reserve carried in the liabilities	....	44,828	44,828

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	3	....	3
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	176	....	176
Reserves for claims payable in instalments	1,464	430	1,034
Net actuarial reserve carried in the liabilities	1,643	430	1,213

ASSURANCE-VIE DESJARDINS

NOTE: Bases utilisées pour le calcul des réserves actuarielles à l'égard des polices d'assurance individuelle
Méthodes: Participantes, 1978 Canadienne; Non-Participantes, 1978 Canadienne
Taux de Résiliation: Participantes, Données de la compagnie; Non-Participantes, Données de la compagnie
Réserve pour Fléchissement de la Valeur de Rachat et Montants des Réserves Négatives: Affectation de l'excédent
Bénéfices a Répartir: Evalués de manière explicite

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
ASSURANCE				
Individuelle				
110% CA 1958-64 S. & U. 5.00% 1978 Canadienne	22,900	8,662	....	....
110% CA 1958-64 S. & U. 5.50% 1978 Canadienne	293,369	31,105	....	....
110% CA 1958-64 S. & U. 7.00% 1978 Canadienne	290,724	20,673	....	....
1958 CSO 3.00%	19,444	2,905	....	....
Autre	292,983	4,029	474,811	1,565
Prestations d'invalidité	....	1,150	....	221
Prestations supplementaire en cas de mort accidentelle	....	412	....	24
Divers	....	1,653	342,208	1,078
Total (brut): Individuelle	919,420	70,589	817,019	2,888
Réassurance cédée	39,789	142	100,605	259
Collective				
Prime non-gagnée 1941 CSO 3.00% NLP	6,371,642	922	....	....
1970 IGLD 3.00% à 8.00%	....	11,565	....	....
Réserve de prévoyance	4,142,081	6,038	....	....
Réserve de garantie des taux	3,842,754	2,038	....	....
Prestations d'invalidité	....	25,281	....	....
Total (brut): Collective	14,356,477	45,844	....	....
Réassurance cédée	605,331	2,494	....	....
RENTE				
Individuelle				
a 1949 Proj. B 10 ans 8.50% (15 ans) 5.50% (suite) 1978 Canadienne	....	....	148	1,230
a 1949 Proj. B 10 ans 9.50% (15 ans) 5.50% (suite) 1978 Canadienne	....	....	172	1,529
a 1949 Proj. B 10 ans 11.375% (15 ans) 6.00% (suite) 1978 Canadienne	....	....	312	2,328
a 1949 Proj. B 10 ans 14.50% (15 ans) 6.00% (suite) 1978 Canadienne	....	....	365	2,486
a 1949 Proj. B 10 ans 15.00% (15 ans) 6.00% (suite) 1978 Canadienne	....	....	438	2,879
a 1949 Proj. B 30 ans 7.50% 1978 Canadienne	302	1,733	....	....
a 1949 Proj. B 30 ans 8.00% 1978 Canadienne	554	1,943	....	....

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
a 1949 Proj. B 30 ans 8.875% 1978 Canadienne	....	....	16,094	53,570
Intérêt 8.00% 1978 Canadienne	....	....	175	639
Intérêt 8.50% 1978 Canadienne	....	....	1,184	4,486
Intérêt 9.50% 1978 Canadienne	....	....	586	2,289
Intérêt 11.375% 1978 Canadienne	....	....	604	2,574
Intérêt 14.25% 1978 Canadienne	....	....	636	2,779
Intérêt 15.00% 1978 Canadienne	....	....	64	244
Autre	12	129	110	706
Total (brut): Individuelle	868	3,805	20,888	77,739
Réassurance cédée	....	....	225	1,117
Collective				
Ga-1951 proj. C 20 ans 8.25% (15 ans) 5.50% (suite) 1978 Canadienne	1,216	6,249	....	....
Ga-1951 proj. C 20 ans 13.00% 1978 Canadienne	355	2,282	....	....
a 1949 proj. B 10 ans 7.50% (10 ans) 5.00% (suite)	744	11,657	....	....
a 1949 proj. B 10 ans 10.00% (15 ans) 6.00% (suite)	463	5,388	....	....
Autre	1,548	1,275	....	....
Contrats en administration de dépôt	....	8,959	....	....
Total (brut): Collective	4,326	35,810	....	....
Réassurance cédée	15	93	....	....
Rente de Règlement				
a 1949 proj. 10 ans 7.00% à 15.00%	118	638	6	39
a 1949 proj. 10 ans 6.00% à 11.50%	804	8,052	....	....
Total (brut): Rente de Règlement	922	8,690	6	39
Réassurance cédée	25	327	2	17
Rente incapacité				
Montant initial moins montant payé	32,267	16,835	....	....
Total (brut): Rente d'incapacité	32,267	16,835	....	....
Réassurance cédée	....	....	....	....

PROVISION ACTUARIELLE NETTE - RESUME - VIE
PORTEFEUILLE GLOBAL

	Avec Participation $'000	Sans Participation $'000	Total $'000
ASSURANCE			
Individuelle	70,589	2,888	73,477
Collective	45,844	....	45,844
RENTE			
Individuelle	3,805	77,739	81,544
Collective	35,810	....	35,810
Règlement et incapacité	25,525	39	25,564
Total de la provision pour les contrats d'assurance et de rente	181,573	80,666	262,239
Moins le total de la provision pour les acceptations en réassurance	3,056	1,393	4,449
Moins primes reportées (moins charges)	256	31	287
Provision actuarielle nette portée au passif	178,261	79,242	257,503

PROVISION ACTUARIELLE NETTE - RESUME - ACCIDENT ET MALADIE
PORTEFEUILLE GLOBAL

	Provision (brut) $'000	Provision pour cessions $'000	Provision (net) $'000
Primes non gagnées sauf celles des polices irrévocables..	1,412	....	1,412
Primes non gagnées et réserve médianes pour polices irrévocables..	190	42	148
Provision pour réclamations payables par versements......	40,100	7,185	32,915
Provision actuarielle nette portée au passif........	41,702	7,227	34,475

ATLANTIC MUTUAL LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies;
Methods: Par, Can Mod; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.50% Can. Mod......................	211	10	....	....
CA 1958-64 Select 6.00% 1978 Canadian........	....	....	11,641	16
CA 1958-64 (75%) 6.00% 1978 Canadian........	....	....	77,680	-36
Conversion reserve........................	....	6	....	4
Disability benefits........................	....	....	....	2
Miscellaneous..............................	....	....	....	2
Total individual (gross)..................	211	16	89,321	-12
Reinsurance ceded.........................	57	1	57,730	-8
Group				
N.S. 1970-72 Pop. table 8.00% (15 years) 4.50%..	....	....	92	51
Unearned premium..........................	387,152	....	189,648	13
Contingency reserve.......................	....	60	....	14
Disability benefits.......................	....	678	....	14
Total group (gross).......................	387,152	738	189,740	92
Reinsurance ceded.........................	141,972	226	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual.......................................	16	-12	4
Group..	738	92	830
Total reserve for insurance and annuity contracts........	754	80	834
Deduct total reserve for reinsured contracts.............	227	-8	219
Net actuarial reserve carried in the liabilities....	527	88	615

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	21	....	21
Reserves for claims payable in instalments	1,905	1,353	552
Net actuarial reserve carried in the liabilities	1,926	1,353	573

THE CANADA LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par and Non-Par - 150% of Company Experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO (CURT) 2.50% NLP	23,747	16,516	....	....
1941 CSO (IPC) 2.50% 1978 Canadian	284,398	121,857	....	....
1941 CSO (IPC) 2.75% 1978 Canadian	47,160	23,895	....	....
1941 CSO (IPC) 3.00% 1978 Canadian	511,358	196,205	....	....
1958 CSO (IPC) 2.50% 1978 Canadian	1,150,635	169,122	....	....
1958 CSO (IPC) 3.00% 1978 Canadian	150,116	15,257	....	....
1958 CSO (IPC) 3.25% 1978 Canadian	828,700	88,841	....	....
1958 CSO (IPC) 3.50% 1978 Canadian	605,243	40,859	....	....
OM (5) (IPC) 3.00% 1978 Canadian	20,869	17,554	....	....
AM (5) (IPC) 3.00% 1978 Canadian	18,592	11,907	....	....
AM (5) (IPC) 3.50% 1978 Canadian	50,253	34,497	....	....
1958 CSO (IPC) 3.50% NLP	56,570	38,119	....	....
75% CA of 1958-64 Ult. (IPC) 7.00% 1978 Canadian	626,616	367	1,631,670	21,900
1975 Canada Life Table 4.50% NLP	333,950	112,790	....	....
Other	2,426,116	49,186	1,624,871	7,020
Disability benefits	....	4,572	....	935
Accidental death benefits	....	164	....	13
Miscellaneous	....	18,228	....	5,730
Reduction for 50% of the dividends to be paid in the year following the date of valuation	....	-21,877	....	....
Total individual (gross)	7,134,323	938,059	3,256,541	35,598
Reinsurance ceded	238,885	4,651	347,380	646
Group				
1958 CSO 6.00%	625	432	13,358	7,929
Paid-up insurance on shared group	4	2	21,266	6,804
Other	4,583,715	177	26,014,696	4,576
Stabilization reserve	....	802	....	9,272
1970 IGLD 5.00%	....	3,940	....	17,699
Disability benefits - other	....	395	....	1,465
Disability IBNR	....	836	....	5,826
Total group (gross)	4,584,344	6,584	26,049,320	53,571
Reinsurance ceded	....	....	2,815	10
ANNUITIES				
Individual				
a 1949 Proj. B2 5.50%	567	3,814	4,394	32,268
a 1949 Proj. B and B1 6.50% to 8.50%, then 4.50%	172	1,280	3,077	24,106
a 1949 Proj. B2 8.00%, 8.75% then 4.50%	68	585	3,322	28,780
a 1949 Proj. B2 8.25%, then 4.50%	81	655	4,213	37,707
a 1949 Proj. B2 9.50%, then 4.50%	17	133	3,080	25,596
1971 IAM Proj. B3 11.25% to 11.75% then 4.50%	25	193	4,277	32,803
1971 IAM Proj. B3 12.00% to 12.75% then 4.50%	28	206	3,963	27,947
1971 IAM Proj. B3 13.25%, then 4.50%	23	163	3,440	23,083

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
1971 IAM Proj. B3 13.00%, 13.75%, 14.00%, then 4.50%	27	187	2,690	17,215
1971 IAM Proj. B3 14.50%, then 4.50%	5	36	6,330	40,622
1971 IAM Proj. B3 15.25%, then 4.50%	1	10	3,938	25,849
1971 IAM Proj. B3 15.50%, then 4.50%	26	167	5,101	31,478
1971 IAM Proj. B3 16.00% then 4.50%	5	30	4,720	28,056
1971 IAM Proj. B3 16.25% to 17.00% then 4.50%	17	101	5,065	28,176
1971 IAM Proj. B3 17.25%, then 4.50%	16	95	14,169	79,950
aeg. 1967-70 mod. Proj. 53 8.00% to 16.00%, then 4.50%	172	1,133	2,975	15,09[illegible]
2.00% to 4.00%	7,317	23,547	9	36
6.50% to 8.00%, then 4.50%	7	12	3,513	17,694
8.25%, then 4.50%	5	21	4,442	25,442
8.50% to 11.75%, then 4.50%	6	21	4,663	24,066
12.00% to 17.25%, then 4.50%	5	20	6,589	34,196
Br. Isles, retirement annuities	....	....	2,094	15,010
Canada, guaranteed interest rate contracts	....	....	50,599	231,061
10.15% Canada Daily Interest Accumulation Annuities	....	....	17,220	57,267
Other	3,046	7,936	2,474	16,452
Other, interest only	416	1,978	4,417	10,268
Disability benefits	....	17	....	19
Miscellaneous	....	694	....	288
Reduction of 50% of the dividends to be paid in the year following the date of Valuation.	....	-706	....	....
Total individual (gross)	12,052	42,326	170,774	930,533
Reinsurance ceded	....	1	28	281
Group				
GA 1951 Proj. C 5.50%	391	2,614	13,792	104,071
GA 1951 Proj. C 6.00%, 6.50%; then 4.50%	....	....	2,501	18,516
GA 1951 Proj. C 6.75% to 7.75%, then 4.50%	....	....	3,802	23,079
GA 1951 Proj. C 8.00%, then 4.50%	....	....	4,615	19,120
GA 1951 Proj. C 8.25%, then 4.50%	49	385	7,204	34,036
GA 1951 Proj. C 8.50%, then 4.50%	32	236	8,829	30,335
GA 1951 Proj. C 8.75%, then 4.50%	27	204	8,080	18,696
GA 1951 Proj. C 8.75% to 15.75%, then 4.00%	....	....	13,262	59,703
GA 1951 Proj. C 9.00% to 10.75%, then 4.50%	4	26	13,030	26,305
GA 1951 Proj. C 9.00% to 12.00%, then 4.75%	....	....	31,908	11,483
GA 1951 Proj. C 11.00% to 12.75%, then 4.50%	24	154	7,778	17,979
GA 1951 Proj. C 13.00% to 17.50%, then 4.50%	103	658	9,741	35,043
Other	939	7,541	2,389	23,634
Group accumulator	....	....	....	81,267
Deposit administration, group accumulator	....	....	....	26,093
Deposit administration	....	16,248	....	71,755
Total group (gross)	1,569	28,066	126,931	601,115
Reinsurance ceded	....	....	....	....
Settlement				
a 1949 Proj. B2, 5.50%	904	6,727	49	405
a 1949 Proj. B and B1, 6.50% to 7.50%, then 4.50%	697	5,751	77	617
a 1949 Proj. B1, 7.75% to 8.50%, then 4.50%	968	8,222	77	610
a 1949 Proj. B2, 8.00% to 8.25%, then 4.50%	1,516	13,636	214	2,155
a 1949 Proj. B2 8.75% to 9.50%, then 4.50%	951	7,884	48	392
1971 IAM Proj. B3 11.25% to 17.25% then 4.50%	2,493	15,236	2,078	10,731
1962 RRB Remarriage GA 1951 Proj. C 8.00% to 14.25%, then 4.50%	195	2,124	1,354	13,446
Other, involving	928	8,439	517	5,245
Other, not involving	738	2,992	368	1,943
Miscellaneous	....	10	....	....
Total settlement (gross)	9,390	71,021	4,782	35,544
Reinsurance ceded	1	5	....	....
Disability				
Miscellaneous	121	431	603	1,312
Total disability (gross)	121	431	603	1,312
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	938,059	35,598	973,657
Group	6,584	53,571	60,155
ANNUITIES			
Individual	42,326	930,533	972,859
Group	28,066	601,115	629,181
Settlement and disability	71,452	36,855	108,307
Total reserve for insurance and annuity contracts	1,086,487	1,657,672	2,744,159
Deduct total reserve for reinsured contracts	4,657	937	5,594
Deduct deferred premiums (less loading)	25,667	2,392	28,059
Net actuarial reserve carried in the liabilities	1,056,163	1,654,343	2,710,506

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	508,796	7,085	515,881
Group	282	5,387	5,669
ANNUITIES			
Individual	19,060	70,988	90,048
Group	19,085	191,591	210,676
Settlement and disability	12,373	1,840	14,213
Total reserve for insurance and annuity contracts	559,596	276,891	836,487
Deduct total reserve for reinsured contracts	3,731	395	4,126
Deduct deferred premiums (less loading)	12,747	642	13,389
Net actuarial reserve carried in the liabilities	543,118	275,854	818,972

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums - group	595	....	595
Other active live reserves - group	21,587	....	21,587
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	11,382	1,505	9,877
Reserves for claims payable in instalments	99,546	520	99,026
Net actuarial reserve carried in the liabilities	133,110	2,025	131,085

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
OUT OF CANADA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	77	....	77
Reserve for individual non-cancellable policies	3,129	444	2,685
Reserves for claims payable in instalments	11,750	117	11,633
Net actuarial reserve carried in the liabilities	14,956	561	14,395

CANADIAN GENERAL LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Non-Par, 1978 Canadian
Termination Rates: Non-Par, Used
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Precluded by methods and/or assumptions

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CIA 1969-75 6.50% NLP	....	....	1,491	333
CIA 1969-75 6.50% 1978 Canadian	....	....	3,126,091	28,681
Other	....	....	....	878
Total individual (gross)	....	....	3,127,582	29,892
Reinsurance ceded	....	....	2,357,886	25,409
Group				
Employee and Association creditors groups	....	....	201,144	....
Unearned premium	....	....	....	3,047
1970 IGLD 3.00%	....	....	....	1,093
Miscellaneous	....	....	1,922,967	....
Total group (gross)	....	....	2,124,111	4,140
Reinsurance ceded	....	....	812,921	1,347
ANNUITIES				
Individual				
1971 IAM 5.00%	....	....	7,044	76
Total individual (gross)	....	....	7,044	76
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	29,896	29,896
Group	....	4,140	4,140
ANNUITIES			
Individual	....	76	76
Total reserve for insurance and annuity contracts	....	34,112	34,112
Deduct total reserve for reinsured contracts	....	26,756	26,756
Net actuarial reserve carried in the liabilities	....	7,356	7,356

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	5,598	759	4,839
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	453	90	363
Reserves for claims payable in instalments	16,917	3,760	13,157
Net actuarial reserve carried in the liabilities	22,968	4,609	18,359

CANADIAN REASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Non-Par, 1978 Canadian
Termination Rates: Non-Par, Linton A
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1958-64 unearned net premiums	....	....	1,991,141	3,696
CA 1958-64 8.00% reducing by .33 to 5.00% 1978 Canadian	....	....	5,411,839	18,290
CA 1958-64 8.00% 1978 Canadian blended into 1958 CSO 3.50% Can. Mod	....	....	57,996	3,390
1958 CSO 4.00% F.P.T.	....	....	11,159	567
Gross I.F. premiums	....	....	64,171	343
50% of gross premiums	....	....	....	364
1952 Dis. study 1958 CSO 3.50%	....	....	....	865
1952 Dis. study 8.00% reducing by .33 to 5.00%	....	....	....	178
Other	....	....	5,426,901	410
Miscellaneous	....	....	....	54
Total individual (gross)	....	....	12,963,207	28,157
Reinsurance ceded	....	....	4,108,762	2,771
Group				
Unearned premium	....	....	1,052,107	246
1970 IGLD 3.00%	....	....	....	2,716
Total group (gross)	....	....	1,052,107	2,962
Reinsurance ceded	....	....	98,771	94
ANNUITIES				
Individual				
Other	....	....	7,165	....
Total individual (gross)	....	....	7,165	....
Reinsurance ceded	....	....	....	....
Settlement				
Ga 1951, Proj. C 30 years 7.50% to 1979, 4.00% thereafter	....	....	8	159
Total settlement (gross)	....	....	8	159
Reinsurance ceded	....	....	4	83
Disability				
1952 Dis. study 8.00% reducing by .33 to 5.00%	....	....	81	500
Total disability (gross)	....	....	81	500
Reinsurance ceded	....	....	8	59

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	28,157	28,157
Group	....	2,962	2,962
ANNUITIES			
Settlement and disability	....	659	659
Total reserve for insurance and annuity contracts	....	31,778	31,778
Deduct total reserve for reinsured contracts	....	3,008	3,008
Net actuarial reserve carried in the liabilities	....	28,770	28,770

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	2,240	2,240
Group	....	202	202
ANNUITIES			
Settlement and disability	....	22	22
Total reserve for insurance and annuity contracts	....	2,464	2,464
Deduct total reserve for reinsured contracts	....	1,228	1,228
Net actuarial reserve carried in the liabilities	....	1,236	1,236

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	1,141	118	1,023
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	1,900	425	1,475
Reserves for claims payable in instalments	28,625	3,903	24,722
Net actuarial reserve carried in the liabilities	31,666	4,446	27,220

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
OUT OF CANADA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	45	2	43
Reserve for individual non-cancellable policies	290	34	256
Reserves for claims payable in instalments	6,543	89	6,454
Net actuarial reserve carried in the liabilities	6,878	125	6,753

CHRYSLER LIFE INSURANCE COMPANY OF CANADA

NOTE: The company does not have any individual insurance policies

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
Credit Life Insurance - Gross unearned premium	....	....	38,539	348
Total group (gross)	....	....	38,539	348
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	....	348	348

Net actuarial reserve carried in the liabilities....	....	348	348

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies..............................	144	101	43
Net actuarial reserve carried in the liabilities....	144	101	43

THE CITADEL LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Company experience; Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 3.00% NSP or CV..........................	....	....	1,039	639
1941 CSO 3.50% Can. Mod........................	14,111	4,956	4,645	1,406
1958 CSO 3.50% NSP or CV.........................	8,181	3,275	....	....
88% CA 1958-64 (M) 9.28% *grading to 7.25% in 1991 and thereafter, 1978 Canadian...........	64,967	10,687	....	....
88% CA 1958-64 (M) 9.19% *grading to 7.25% in 1991 and thereafter, 1978 Canadian...........	130,209	6,174	....	....
88% CA 1958-64 (M) 9.26% *grading to 7.25% in 1991 and thereafter, 1978 Canadian.........	4,947	1,445	....	....
88% CA 1958-64 (M) 9.27% *grading to 7.25% in 1991 and thereafter, 1978 Canadian...........	5,816	1,460	....	....
88% CA 1958-64 (M) 9.28% *grading to 5.00% in 1997 and thereafter, 1978 Canadian...........	....	....	53,100	2,955
88% CA 1958-64 (M) 9.19% *grading to 5.00% in 1996 and thereafter, 1978 Canadian...........	....	....	210,806	1,794
88% CA 1958-64 (M) 9.26% *grading to 5.00% in 1997 and thereafter, 1978 Canadian...........	....	....	12,378	3,098
Other..	5,922	2,230	288,518	1,845
Disability benefits............................	....	307	....	123
Accidental death benefits.......................	(80,000)	68	(63,720)	40
Miscellaneous.................................	....	466	....	155
Total individual (gross)...................	234,153	31,068	570,486	12,055
Reinsurance ceded............................	18,629	2,332	61,450	936
Group				
AM (5) 2.50% NLP................................	3,875	1,243	....	....
1958 CSO 2.50% Can. Mod........................	15,244	407	....	....
Other..	1,672	1,552	1,472,940	2,397
Disability benefits............................	....	91	....	582
Accidental death benefits.......................	(9,770)	2	(4,165)	1
Miscellaneous.................................	10	113	....	740
Total group (gross)........................	20,801	3,408	1,472,940	3,720
Reinsurance ceded............................	1,560	256	177,393	350
ANNUITIES				
Individual				
88% CA 1958-64 (M) 9.16% *grading to 7.25% in 1991, 1978 Canadian..........................	145	550	....	....
88% CA 1958-64 (M) 9.04% *grading to 7.25% in 1991, 1978 Canadian..........................	858	1,499	....	....
88% CA 1958-64 (M) 8.97% *grading to 7.25% in 1991, 1978 Canadian..........................	1,845	1,334	....	....

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
88% CA 1958-64 (M) 9.04% *grading to 5.00% in 1996, 1978 Canadian	....	....	....	9,562
1971 IAM 9.04% grading to 5.00% in 1966	....	....	176	1,654
9.04% *grading to 5.00% in 1996, 1978 Canadian	....	....	360	1,430
2.50% - 4.00% NLP	161	1,021	2	18
Other	....	141	121	742
Disability benefits	....	10	....	....
Miscellaneous	....	....	....	6
Total individual (gross)	3,009	4,555	659	13,412
Reinsurance ceded	226	342	49	1,006
Group				
1937 SA (-1) 3.00%	....	....	130	858
Other	6	46	20	157
Deposit administration	....	....	....	7,600
Total group (gross)	6	46	150	8,615
Reinsurance ceded	1	3	11	646
Settlement				
Miscellaneous	19	105	3	29
Total settlement (gross)	19	105	3	29
Reinsurance ceded	2	8	....	2
Disability				
Miscellaneous	2	14	4	6
Total disability (gross)	2	14	4	6
Reinsurance ceded	....	1	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	31,068	12,055	43,123
Group	3,408	3,720	7,128
ANNUITIES			
Individual	4,555	13,412	17,967
Group	46	8,615	8,661
Settlement and disability	119	35	154
Total reserve for insurance and annuity contracts	39,196	37,837	77,033
Deduct total reserve for reinsured contracts	2,844	2,886	5,730
Deduct deferred premiums (less loading)	1,300	743	2,043
Net actuarial reserve carried in the liabilities	35,052	34,208	69,260

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	611	....	611
Reserves for claims payable in instalments	2,591	239	2,352
Net actuarial reserve carried in the liabilities	3,202	239	2,963

*The interest rate assumption for any particular issue year is represented by a series of calendar year investment rates hypothetically generated by that particular block of business.

COLONIA LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Linton B (modified); Non-Par, Linton B (Modified)
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
110% CIA 1969-75; 7.00% 1978 Canadian........	38,503	2,325	145,531	5,325
CIA 1969-75; 15.00% (3 yrs.), 6.00% (2 yrs.) 5.00% thereafter; 1978 Canadian............	....	....	65,179	1,018
CIA 1969-1975; 4.00% NLP....................	....	....	60,744	8,587
Other....................................	1,299	95	4,141	474
Total individual (gross)................	39,802	2,420	275,595	15,404
Reinsurance ceded.......................	58	1	11,783	43
ANNUITIES				
Individual				
Flexible premium - CSV plus contingency......	....	....	....	7,977
Immediate - 1971 IAM 11.00/18.00% NLP........	....	....	3,170	18,347
Other....................................	245	362	1	6
Total individual (gross)................	245	362	3,171	26,330
Reinsurance ceded.......................	....	....	....	....
Settlement				
Miscellaneous............................	....	....	1	9
Total settlement (gross)................	....	....	1	9
Reinsurance ceded.......................	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual..	2,420	15,404	17,824
ANNUITIES			
Individual..	362	26,330	26,692
Settlement and disability...........................	....	9	9
Total reserve for insurance and annuity contracts........	2,782	41,743	44,525
Deduct total reserve for reinsured contracts............	1	43	44
Deduct deferred premiums (less loading).................	266	562	828
Net actuarial reserve carried in the liabilities....	2,515	41,138	43,653

THE COMMERCIAL LIFE ASSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, Can Mod; Non-Par, NLP
Termination Rates: Par, NIL; Non-Par, NIL C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
AM (5) 3.50% Can. Mod........................	3,771	1,796	....	....

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
1958 CSO 3.50% Can. Mod.	21,908	4,296	....	....
CA 1958-64 ULT. 5.00% NLP	....	....	1,450,388	26,271
Other	4,706	259	....	1,523
Total individual (gross)	30,385	6,351	1,450,388	27,794
Reinsurance ceded	1,275	5	664,431	4,662
Group				
1958 CSO 5.00%/6.00%	....	....	557	239
Unearned premium	....	....	405,035	190
Contingency reserve	....	....	....	264
Other	....	....	....	219
Total group (gross)	....	....	405,592	912
Reinsurance ceded	....	....	23,065	10
ANNUITIES				
Individual				
1971 IAM 16.00% (20 years) 3.50% thereafter	....	....	113	718
1971 IAM 15.25% (20 years) 3.50% thereafter	....	....	119	762
Other	....	2	189	1,456
Fund balance (R.S.P. - D.A., etc.)	....	....	....	3,662
Accumulated value	....	....	115	7,631
Total individual (gross)	....	2	536	14,229
Reinsurance ceded	....	....	....	....
Group				
1971 GAM 6.50% (15 years) 3.50% thereafter	....	....	155	1,155
Fund balance	....	....	....	7,364
Total group (gross)	....	....	155	8,519
Reinsurance ceded	....	....	....	....
Settlement				
1971 IAM 6.50% (15 years) 3.50% thereafter	7	57	55	317
Total settlement (gross)	7	57	55	317
Reinsurance ceded	....	....	....	....
Disability				
1971 IAM, 6.50% (15 years), 3.50% thereafter	....	....	25	45
Total disability (gross)	....	....	25	45
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	6,351	27,794	34,145
Group	....	912	912
ANNUITIES			
Individual	2	14,229	14,231
Group	....	8,519	8,519
Settlement and disability	57	362	419
Total reserve for insurance and annuity contracts	6,410	51,816	58,226
Deduct total reserve for reinsured contracts	5	4,672	4,677
Deduct deferred premiums (less loading)	139	2,214	2,353
Net actuarial reserve carried in the liabilities	6,266	44,930	51,196

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments..............	100	61	39
Net actuarial reserve carried in the liabilities....	100	61	39

LA COMPAGNIE D'ASSURANCE SUR LA VIE LA SAUVEGARDE

NOTE: Bases utilisées pour le calcul des réserves actuarielles à l'égard des polices d'assurance individuelle
Méthodes: Participantes, 1978 Canadienne; Non-Participantes, 1978 Canadienne
Taux de Résiliation: Participantes, Limra 76-77 modifiée; Non-Participantes, Limra 76-77 modifiée
Réserve pour Fléchissement de la Valeur de Rachat et Montants des Réserves Négatives: Affectation de l'excédent
Bénéfices à Répartir: Evalués de manière explicite

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
ASSURANCE				
Individuelle				
CA 1952-56, 4.60%, 1978 Canadienne...........	95,031	35,467	....	....
CA 1952-56, 5.00%, 1978 Canadienne...........	254,408	14,835	....	....
120% CA 1958-64, 9.50% (9.5 ans) 5.75% (par la suite) 1978 Canadienne..................	177,488	1,221	452,614	18,989
Autre..................................	46,473	1,333	178,999	943
Prestations d'invalidité................	....	150	....	84
Prestations complémentaires en cas de mort accidentelle...........................	(285,031)	209	(128,002)	23
Total (brut): Individuelle..............	573,400	53,215	631,613	20,039
Réassurance cédée......................	15,496	288	112,620	1,287
Collective				
1958 CSO 4.50% NLP.......................	....	....	9,238	2,347
Autre..................................	....	....	28,375	3,885
Primes non-gagnés......................	....	....	4,088,403	292
Prestations d'invalidité................	....	....	....	3,976
Total (brut): collective................	....	....	4,126,016	10,500
Réassurance cédée......................	....	....	1,217,060	877
RENTE				
Individuelle				
3.50%..................................	357	1,787	....	....
95% a-1949 proj. 1960/1971 IAM 8.75% (4.5 ans), 6.75% (5 ans), 5.25% après.......	82	595	8,766	43,450
Taux d'intérêts divers (6.85%-8.75%).........	....	....	10,991	46,079
Autre..................................	....	1	108	584
Total (brut): individuelle..............	439	2,383	19,865	90,113
Réassurance cédée......................	....	....	....	....
Collective				
1971 GAM 8.75% (4.5 ans), 6.75% (5 ans), 5.25% après...........................	....	....	1,253	8,478
Administration de dépôts................	....	....	114	7,436
Autre..................................	....	....	250	1,248
Total (brut): collective................	....	....	1,617	17,162
Réassurance cédée......................	....	....	....	....
Rente de Règlement				
Rente collective.......................	....	....	1,259	17,293
Assurance collective....................	....	....	436	3,865

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
Autre	36	205	207	832
Total (brut): Rente de Règlement	36	205	1,902	21,990
Réassurance cédée	....	....	19	306
Rente incapacité				
Autre	2	9	145	746
Total (brut): Rente incapacité	2	9	145	746
Réassurance cédée	....	....	1	2

PROVISION ACTUARIELLE NETTE - RESUME - VIE
PORTEFEUILLE GLOBAL

	Avec Participation $'000	Sans Participation $'000	Total $'000
ASSURANCE			
Individuelle	53,215	20,039	73,254
Collective	....	10,500	10,500
RENTE			
Individuelle	2,383	90,113	92,496
Collective	....	17,162	17,162
Règlement et incapacité	214	22,736	22,950
Total de la provision pour les contrats d'assurance et de rente	55,812	160,550	216,362
Moins le total de la provision pour les acceptations en réassurance	288	2,472	2,760
Moins primes réportées (moins charges)	1,146	781	1,927
Provision actuarielle nette portée au passif	54,378	157,297	211,675

PROVISION ACTUARIELLE NETTE - RESUME - VIE
HORS DU CANADA

	Avec Participation $'000	Sans Participation $'000	Total $'000
ASSURANCE			
Individuelle	....	4	4
Provision actuarielle nette portée au passif	....	4	4

PROVISION ACTUARIELLE NETTE - RESUME - ACCIDENT ET MALADIE
PORTEFEUILLE GLOBAL

	Provision (brut) $'000	Provision pour cessions $'000	Provision (net) $'000
Primes non-gagnées sauf celles des polices irrévocables	16	3	13
Provision pour réclamations payables par versements	23,051	2,463	20,588
Provision actuarielle nette portée au passif	23,067	2,466	20,601

CONFEDERATION LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Company experience; Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method (cash values); Appropriation of Surplus (Negative Reserves)
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
105%/105% CIA 1969-75, 5.30%, 1978 Canadian..	27,259	2,302	1,422,873	20,491
105%/105% CIA 1969-75, 6.80%, 1978 Canadian..	536,872	195,352	....	....
105%/105% CIA 1969-75, 7.25%, 1978 Canadian..	682,914	65,741	....	....
105%/105% CIA 1969-75, 9.50%, 1978 Canadian..	525,383	2,812	....	....
105%/105% CIA 1969-75, 10.00%, 1978 Canadian.	477,594	-334	....	....
80%/100% (Non-Smoker 70%/95%) CIA 1969-75, 4.30%, 1978 Canadian....................	821,592	4,408	50,878	8,114
110%/110% A67-70, 8.85%, 1978 Canadian.......	312,229	31,029	....	....
110%/110% A67-70, 9.00%, 1978 Canadian.......	19,907	83	....	....
80%/100% (Non-Smoker 70%/95%) CIA 1969-75, 4.95%, 1978 Canadian....................	410,607	90,317	....	....
80%/100% (Non-Smoker 70%/95%) CIA 1969-75, 5.60%, 1978 Canadian....................	204,817	47,569	....	....
80%/100% (Non-Smoker 70%/95%) CIA 1969-75, 6.55%, 1978 Canadian....................	794,033	91,988	....	....
80%/100% (Non-Smoker 70%/95%) CIA 1969-75, 7.70%, 1978 Canadian....................	1,830,837	31,129	....	....
110%/110% A67-70, 7.10%, 1978 Canadian.......	....	....	518,068	6,684
110%/110% A67-70, 8.25%, 1978 Canadian.......	166,426	55,334	....	....
110%/110% A67-70, 8.40%, 1978 Canadian.......	69,591	59,320	....	....
180%/125% CIA 1969-75, 4.30%, 1978 Canadian..	341,316	40,681	....	....
180%/125% CIA 1969-75, 4.75%, 1978 Canadian..	29,106	2,109	19,524	652
Other....................................	467,620	5,254	107,346	1,984
Miscellaneous benefits and term riders.......	928,906	13,031	66,960	4,077
Disability benefits......................	....	9,704	....	453
Adjustment for future taxes..............	....	32,343	....	1,442
Total individual (gross)................	8,647,009	780,172	2,185,649	43,897
Reinsurance ceded.......................	1,287,612	5,459	185,789	885
Group				
Basic....................................	....	....	37,095,867	16,001
Other disability.........................	....	....	105,097	28,402
Miscellaneous............................	....	....	....	2,809
Total group (gross).....................	....	....	37,200,964	47,212
Reinsurance ceded.......................	....	....	....	....
ANNUITIES				
Individual				
105%/105% CIA 1969-75, 7.50%, 1978 Canadian..	4,334	11,567	....	....
90% IAM Proj. D to 1991, 11.47%-17.35% (5.00% after 15 years)...........................	1,980	14,296	31,416	230,572
a-1949 Proj. B to 1959, 11.51%-12.42% (5.00% after 15 years)...........................	83	438	6,214	33,765
Other....................................	1,951	29,203	2,037	67,866
Miscellaneous benefits and term riders.......	....	2,477	....	....
Disability benefits......................	....	246	....	....
Guaranteed Accumulation Plan.............	....	....	....	102,136
Adjustment for future taxes..............	....	2,272	....	-2,479
Total individual (gross)................	8,348	60,499	39,667	431,860
Reinsurance ceded.......................	....	....	....	....
Group				
Ga-1951 Proj. C to 1961, 5.50%...............	....	....	1,574	10,029
90% GAM 1971 Proj. D to 1991, 8.96%-18.14% (reducing to 5.00% in 1996)................	....	....	28,226	154,513
Other....................................	....	....	8,462	45,762
Deposit administration...................	....	....	....	334,445

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
Adjustment for future taxes	....	....	....	356
Total group (gross)	....	....	38,262	545,105
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	1,530	10,913	6,298	46,356
Total settlement (gross)	1,530	10,913	6,298	46,356
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	139	716	523	1,188
Total disability (gross)	139	716	523	1,188
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	780,172	43,897	824,069
Group	....	47,212	47,212
ANNUITIES			
Individual	60,499	431,860	492,359
Group	....	545,105	545,105
Settlement and disability	11,629	47,544	59,173
Total reserve for insurance and annuity contracts	852,300	1,115,618	1,967,918
Deduct total reserve for reinsured contracts	5,459	885	6,344
Net actuarial reserve carried in the liabilities	846,841	1,114,733	1,961,574

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	498,458	18,587	517,045
Group	....	8,908	8,908
ANNUITIES			
Individual	30,439	34,985	65,424
Group	....	17,664	17,664
Settlement and disability	5,240	2,499	7,739
Total reserve for insurance and annuity contracts	534,137	82,643	616,780
Deduct total reserve for reinsured contracts	5,071	211	5,282
Net actuarial reserve carried in the liabilities	529,066	82,432	611,498

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	3,045	....	3,045
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	8,238	448	7,790

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments..............	270,306	1,077	269,229
Net actuarial reserve carried in the liabilities....	281,589	1,525	280,064

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
OUT OF CANADA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies................................	2,480	....	2,480
Reserve for individual non-cancellable policies..........	3,635	257	3,378
Reserves for claims payable in instalments..............	83,700	623	83,077
Net actuarial reserve carried in the liabilities....	89,815	880	88,935

COOPERANTS, SOCIETE MUTUELLE D'ASSURANCE-VIE

NOTE: Bases utilisées pour le calcul des réserves actuarielles à l'égard des polices d'assurance individuelle
Méthodes: (A) Participantes, Can Mod; Non-Participantes, Can Mod (B) Participantes, 1978 Canadienne; Non-participantes, 1978 Canadienne
Taux de Résiliation: (A) Participantes, NEANT; Non-Participantes, NEANT (B) Participantes, expérience réelle; Non-participantes, expérience réelle
Réserve pour Fléchissement de la Valeur de Rachat et Montants de Réserves Négatives: (A) Méthode de remplacement; (B) Evaluer re mattière explicite
Bénéfices a Répartir: (A) Prévus dans le choix des hypothèses actuarielles (anciens affaires 'Artisans') (B) Affectation de l'excédant (anciens affaires ' Coopérants')

(A) Approche utilisée à l'égard des affaires de la compagnie 'Société des Artisans' laquelle a été fusionnée avec 'Les Coopérants' le 31 décembre 1981
(B) Approche utilisée à l'égard des affaires de la compagnie 'Les Coopérants'

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
ASSURANCE				
Individuelle				
A-1924-29 3.50% Can. Mod.....................	29,140	8,660	....	....
NFC 4.00% NLP..............................	10,638	6,875	....	....
AM (5) 3.50% NLP...........................	59,165	12,562	26	9
AM (5) 3.50% Can. Mod......................	41,277	16,672	....	....
1958 CSO 3.50% Can. Mod....................	10,318	2,546	....	....
1958 CSO 4.25% NLP.........................	7,592	2,801	....	....
120% CIA 1969-75 5.00% Can. Mod............	456,342	27,326	599,095	14,593
Autre......................................	342,451	6,369	294,773	453
115% CA 1958-64 7.25% (15 ans), 5.25% par la suite, 1978 Canadienne..................	207,740	21,152	....	....
115% CA 1958-64 6.75% (15 ans), 4.75% par la suite, 1978 Canadienne..................	107,058	973	259,241	5,356
Mort accidentelle et mutilation............	....	1,116	....	333
Prestations d'invalidité...................	....	1,264	....	287
Divers.....................................	....	7,873	....	8,639
Réserve de prévoyance......................	....	430	....	416
Total (brut): Individuelle..............	1,271,721	116,619	1,153,135	30,086
Réassurance cédée.......................	62,885	180	57,052	290
Collective				
1960 CSG 3.00% NLP.........................	....	....	129,895	1,516
115% CA 1958-64............................	....	....	488,655	1,971
Primes non-gagnées.........................	1,603,719	540	1,195	10
Autre......................................	125,354	770	....	....
Réserve de prévoyance......................	....	1,546	....	....
1970 IGLD 6.00%............................	....	1,790	....	....
Total (brut): Collective................	1,729,073	4,646	619,745	3,497
Réassurance cédée.......................	73,574	148	185,430	127

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
RENTE				
Individuelle				
Rentes servies certaines valeur actuelle; 5.50% - 16.86%	1	2	3,665	17,857
Rentes servies viagères A49 Proj. B	66	527	159	1,207
Rentes servies viagères A49 Proj. C	....	....	300	2,711
Rentes servies viagères IAM 71 Proj. B 7.20% - 16.56%	260	1,805	272	1,999
Rentes différées viagères à prime annuelle A49 Proj. B 3.00% - 5.25%	1,890	4,667	....	77
Rentes différées libérée, A49 4.00%	1,730	9,701	....	....
Rentes différées viagères libérée	....	....	....	26,781
Rentes différées à prime flexible; valeur de rachat 3.50%, 4.00%	2,307	16,413	....	....
Rentes différées à prime flexible	....	....	....	32,278
Rentes différées viagères collectives	....	....	....	215
Rentes différées viagères A49 Proj. C	....	....	82	486
EFAC	....	....	....	6,617
EFAC-5	....	....	....	117
Rentes différées certaines	....	....	61	394
E.P.I.T. sur rentes différées	....	3	....	7
Total (brut): Individuelle	6,254	33,118	4,539	90,746
Réassurances cédées	....	....	....	....
Collective				
Administration	....	17,594	....	210
Ga 1951 Proj. C: rentes servies	450	3,471	....	....
Autre	....	7,003	....	779
Total (brut): Collective	450	28,068	....	989
Réassurance cédée	....	....	....	....
Rente de Règlement				
Ga 1971 rentes du servies	189	1,164	....	....
Divers	308	1,428	100	780
Total (brut): Rente de Règlement	497	2,592	100	780
Réassurance cédée	....	....	....	....
Rente incapacité				
Divers	31	229	28	186
Total (brut): Rente incapacité	31	229	28	186
Réassurance cédée	7	45	1	4

PROVISION ACTUARIELLE NETTE - RESUME - VIE
PORTFEUILLE GLOBAL

	Avec Participation $'000	Sans Participation $'000	Total $'000
ASSURANCE			
Individuelle	116,619	30,086	146,705
Collective	4,646	3,497	8,143
RENTE			
Individuelle	33,118	90,746	123,864
Collective	28,068	989	29,057
Règlement et incapacité	2,821	966	3,787
Total de la provision pour les contrats d'assurance et de rente	185,272	126,284	311,556
Moins le total de la provision pour les acceptations en réassurance	373	421	794
Moins primes reportées (moins charges)	2,244	1,820	4,064
Provision actuarielle nette portée au passif	182,655	124,043	306,698

PROVISION ACTUARIELLE NETTE - RESUME - VIE
HORS DU CANADA

	Avec Parti-cipation $'000	Sans Parti-cipation $'000	Total $'000
ASSURANCE			
Individuelle	8,855	436	9,291
RENTE			
Individuelle	3,014	1,089	4,103
Règlement et incapacité	505	517	1,022
Total de la provision pour les contrats d'assurance et de rente	12,374	2,042	14,416
Moins total de la provision pour les acceptations en réassurance	30	8	38
Moins primes reportées (moins charges)	106	25	131
Provision actuarielle nette portée au passif	12,238	2,009	14,247

PROVISION ACTUARIELLE NETTE - RESUME - ACCIDENT ET MALADIE
PORTEFEUILLE GLOBAL

	Provision (brut) $'000	Provision pour cessions $'000	Provision (net) $'000
Primes non gagnées sauf celles des polices irrévocables	1,086	12	1,074
Primes non gagnées et réserve médianes pour polices irrévocables	632	63	569
Provision pour réclamations payables par versements	5,826	1,001	4,825
Provision actuarielle nette portée au passif	7,544	1,076	6,468

PROVISION ACTUARIELLE NETTE - RESUME - ACCIDENT ET MALADIE
HORS DU CANADA

	Provision (brut) $'000	Provision pour cessions $'000	Provision (net) $'000
Primes non gagnées sauf celles des polices irrévocables	5	....	5
Provision pour polices individuelles irrévocables	78	5	73
Provision pour réclamations payables par versements	106	71	35
Provision actuarielle nette porté au passif	189	76	113

CO-OPERATORS LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, Unearned Premium
Termination Rates: NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method
Policyholder Dividends: Provided from margins in valuation assumptions except that the mortality and expense component has been provided for explicitly.

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
C.A. 1958-64 8.75% 1978 Canadian	2,336,528	71,733	29	24
Other	137,851	4,484	144,036	191
Total individual (gross)	2,474,379	76,217	144,065	215
Reinsurance ceded	142,560	419	....	....

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
Group				
1970 IGLD 5.00%	....	4,703	....	....
Other	4,898,438	2,507	....	....
Total group (gross)	4,898,438	7,210	....	....
Reinsurance ceded	40,015	293	....	....
ANNUITIES				
Individual				
a-1959 7.00%	....	....	384	3,381
a-1959 7.50%/3.50%	386	3,080	....	....
a-1959 10.50%/3.50%	144	1,128	118	919
a-1959 12.50%/3.50%	325	2,347	....	....
3.00%	539	3,420	....	....
4.00%	2,610	21,621	....	....
Other	1,035	4,886	344	1,935
Total individual (gross)	5,039	36,482	846	6,235
Reinsurance ceded	....	....	....	....
Group				
4.00%	6,347	10,710	....	....
Deposit administration	....	12,090	46,407	37,595
a-1959 7.50%/3.50%	126	1,001	187	1,610
a-1959 9.50%/3.50%	64	489	161	1,413
a-1959 10.50%/3.50%	77	633	306	2,155
a-1959 12.50%/3.50%	73	532	196	1,475
Other	329	1,547	254	1,149
Total group (gross)	7,016	27,002	47,511	45,397
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	49	227	36	267
Total settlement (gross)	49	227	36	267
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	76,217	215	76,432
Group	7,210	....	7,210
ANNUITIES			
Individual	36,482	6,235	42,717
Group	27,002	45,397	72,399
Settlement and disability	227	267	494
Total reserve for insurance and annuity contracts	147,138	52,114	199,252
Deduct total reserve for reinsured contracts	712	....	712
Deduct deferred premiums (less loading)	4,053	....	4,053
Net actuarial reserve carried in the liabilities	142,373	52,114	194,487

CROWN LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Linton A (Mod.); Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
101.5% CDS-1979, 15 yr. sel. (IPC); 4.00% (Pre-1965), 4.00% (1965), 7.00% (1975), 7.00% (1976-1977), 7.75% (1978), 8.50% (1979), 9.00% (1980), 7.875% (1981-1982), 7.875% (1983), 4.25% (2008), 4.25% thereafter; 1978 Canadian	544,061	2,454	3,889,893	81,939
101.5% CDS-1979, 15 yr. sel. (IPC); 3.50% (Pre-1965), 3.50% (1965), 5.50% (1975), 5.75% (1976-1977), 7.00% (1978), 7.25% (1979), 7.50% (1980), 6.25% (1981-1982) 6.25% (1983) 3.75% (2008), 4.25% thereafter; 1978 Canadian	127,844	14,872	6,509,267	181,882
100% CDS-1979, 15 yr. sel. (IPC); 9.25% or 9.75%; 1978 Canadian	1,824,005	240,431	....	....
103% CDS-1979 15 yr. sel. (IPC), 6.25% grading down to 3.55% in 2008, 1978 Canadian	....	....	5,996,565	73,311
100% CDS-1979, 15 yr. sel. (IPC); 6.875%; 7.375% or 8.125%; 1978 Canadian	1,282,288	243,391	....	....
103% CDS-1979, 15 yr. sel. (IPC); 7.875% grading down to 4.25% in 2008; 1978 Canadian	....	....	1,087,587	22,382
A. 67-70 (mod.) sel. 5 yr. (IPC); 7.00% or 7.50%; 1978 Canadian	158,628	34,963	....	....
Benefits and special classes	....	12,812	....	18,550
Other	368,778	25,275	547,908	11,520
Total individual (gross)	4,305,604	574,198	18,031,220	389,584
Reinsurance ceded	416,816	23,735	3,040,123	46,193
Group				
Basic policy	....	....	22,034,372	22,679
Benefits and special classes	....	....	....	50,924
Total group (gross)	....	....	22,034,372	73,603
Reinsurance ceded	....	....	70,990	376
ANNUITIES				
Individual				
1971 IAM Proj. B(10) 7.95% (10 yrs.), 5.00% thereafter	53	373	3,848	27,346
1983 Table A 16.75% (15 yrs.), 6.25% (5 yrs.) 5.00% thereafter	70	443	2,836	17,367
1983 Table A 9.75% (10 yrs.), 5.00% thereafter	99	839	3,999	26,329
1983 Table A 10.10% (12 yrs.), 6.25% (5 yrs.) 5.00% thereafter	86	705	1,166	8,369
1983 Table A 12.10% (13 yrs.), 6.25% (5 yrs.) 5.00% thereafter	65	493	6,101	40,689
1983 Table A 14.15% (14 yrs.), 6.25% (5 yrs.) 5.00% thereafter	78	553	4,531	29,597
1983 Table A 7.80% (7 yrs.), 7.20% (3yrs.), 4.00% thereafter	48	342	4,918	31,379
1983 Table A 8.70% (7 yrs.), 8.05% (3 yrs.), 4.00% thereafter	23	131	2,401	15,794
1983 Table A 9.10% (7 yrs.), 8.40% (5 yrs.), 4.00% thereafter	33	283	1,242	8,333
1983 Table A 10.90% (7 yrs.), 10.00% (6 yrs.) 4.00% thereafter	30	61	1,535	9,623
1983 Table A 11.75% (7 yrs.), 10.90% (7 yrs.) 4.00% thereafter	3	23	3,896	23,223
1983 Table A 13.50% (7 yrs.), 12.50% (8 yrs.) 4.00% thereafter	20	154	5,602	24,001
Miscellaneous	....	13,348	2,151	89,650

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
Other	....	45	....	-1,740
Total individual (gross)	608	17,793	44,226	349,960
Reinsurance ceded	....	....	13,158	76,518
Group				
1971 GAM Proj. D(10) 5.53% (10 yrs.), 4.00% thereafter	....	....	....	132
1971 GAM Proj. D(10) 6.78% - 10.75% (10-14 yrs.) 4.00% thereafter	....	....	....	453
1971 GAM Proj. D(10), 6.90% (10 yrs.), 4.00% thereafter	....	....	....	2,491
1971 GAM Proj. D(10) 7.53% (10 yrs.), 5.00% thereafter	....	....	....	27,835
1971 GAM Proj. D(10) 7.53% (10 or 11 yrs.), 4.00% thereafter	....	....	....	701
1971 GAM Proj. D(10) 8.90% (12 yrs.), 4.00% thereafter	....	....	....	482
1971 GAM Proj. D(10) 9.15% (10 or 11 yrs.), 5.00% thereafter	....	....	....	6,280
1971 GAM Proj. D(10) 9.65% (12 yrs.), 5.00% thereafter	....	....	....	2,107
1971 GAM Proj. D(10) 10.75% (13 or 14 yrs.), 4.00% thereafter	....	....	....	1,898
1971 GAM Proj. D(10) 12.25% (13 or 14 yrs.), 5.00% thereafter	....	....	....	5,444
1971 GAM Proj. D(10) 16.00% (15 yrs.), 4.00% thereafter	....	....	....	615
1971 GAM Proj. D(10) 16.00% (15 yrs.), 5.00% thereafter	....	....	....	1,781
Expense Reserve	....	....	....	2,157
Deposit Administration	....	....	....	746,024
Other	....	....	....	38,695
Total group (gross)	....	....	....	837,095
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	739	5,369	726	4,809
Total settlement (gross)	739	5,369	726	4,809
Reinsurance ceded	....	6	1	5
Disability				
1926 Class (3) 3.00%	52	349	211	714
Total disability (gross)	52	349	211	714
Reinsurance ceded	....	....	2	12

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	574,198	389,584	963,782
Group	....	73,603	73,603
ANNUITIES			
Individual	17,793	349,960	367,753
Group	....	837,095	837,095
Settlement and disability	5,718	5,523	11,241
Total reserve for insurance and annuity contracts	597,709	1,655,765	2,253,474
Deduct total reserve for reinsured contracts	23,741	123,104	146,845
Deduct deferred premiums (less loading)	11,528	16,726	28,254
Net actuarial reserve carried in the liabilities	562,440	1,515,935	2,078,375

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	327,030	280,754	607,784
Group	....	33,005	33,005
ANNUITIES			
Individual	3,022	145,199	148,221
Group	....	570,163	570,163
Settlement and disability	1,175	1,425	2,600
Total reserve for insurance and annuity contracts	331,227	1,030,546	1,361,773
Deduct total reserve for reinsured contracts	21,738	55,051	76,789
Deduct deferred premiums (less loading)	6,085	12,475	18,560
Net actuarial reserve carried in the liabilities	303,404	963,020	1,266,424

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	2,113	16	2,097
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	7,149	421	6,728
Reserves for claims payable in instalments	131,005	24,765	106,240
Net actuarial reserve carried in the liabilities	140,267	25,202	115,065

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
OUT OF CANADA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	1,946	10	1,936
Reserve for individual non-cancellable policies	3,068	286	2,782
Reserves for claims payable in instalments	82,908	22,528	60,380
Net actuarial reserve carried in the liabilities	87,922	22,824	65,098

CUMIS LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian
Termination Rates: Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1958-64 6.00% 1978 Canadian	345,294	2,148	....	....
Total individual (gross)	345,294	2,148	....	....
Reinsurance ceded	180,605	1,466	....	....

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
Group				
Unearned premium	3,554,542	945	....	....
1970 IGLD 6.00%	1,320	611	....	....
Total group (gross)	3,555,862	1,556	....	....
Reinsurance ceded	306,504	453	....	....
ANNUITIES				
Individual				
6.00% 1978 Canadian	522	862	....	....
105% 1971 IAM 9.00% (15 years) 4.50% thereafter	163	1,460	....	....
1971 IAM interest of 1.00% less than issue net premium basis (20 yrs.) 5.00% thereafter	372	2,738	....	....
Total individual (gross)	1,057	5,060	....	....
Reinsurance ceded	....	....	....	....
Group				
Deposit administration	....	38,036	....	....
Total group (gross)	....	38,036	....	....
Reinsurance ceded	....	....	....	....
Settlement				
1971 GAM 15.00% (20 yrs.), 5.00% thereafter	5	40	....	....
Total settlement (gross)	5	40	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	2,148	....	2,148
Group	1,556	....	1,556
ANNUITIES			
Individual	5,060	....	5,060
Group	38,036	....	38,036
Settlement and disability	40	....	40
Total reserve for insurance and annuity contracts	46,840	....	46,840
Deduct total reserve for reinsured contracts	1,919	....	1,919
Deduct deferred premiums (less loading)	229	....	229
Net actuarial reserve carried in the liabilities	44,692	....	44,692

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	3,189	....	3,189
Reserves for claims payable in instalments	5,795	1,527	4,268
Net actuarial reserve carried in the liabilities	8,984	1,527	7,457

THE DOMINION LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, FPT; Non-Par, FPT
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method
Policyholder Dividends: Provided from margins in valuation assumptions.

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
85% CA 1958-64 (M) 5 years S. and U. 8.00% FPT	780,220	121,096	....	....
85% CA 1958-64 (M) 5 years S. and U. 7.50% FPT	142,895	33,957	....	....
CA 1958-64 (M) 5 years S. and U. 6.00% FPT	....	....	95,412	22,989
CA 1958-64 (M) 5 years S. and U. 8.00% until 1987 grading down to 5.00% in 1999 and thereafter; FPT	....	....	316,295	19,882
CA 1958-64 (M) 5 years S. and U. 5.00% FPT	....	....	48,716	9,809
Other	....	....	1,475,626	7,320
Accidental death benefits	....	280	....	81
Disability benefits	....	1,717	....	1,322
Guaranteed insurability benefits	....	409	....	35
Contingency reserves	....	622	....	2,193
Total individual (gross)	923,115	158,081	1,936,049	63,631
Reinsurance ceded	22,193	525	193,192	950
Group				
Unearned Premiums	....	....	3,778,896	798
Disability benefits	....	....	....	5,502
Disability - unadmitted and unreported claims	....	....	....	1,600
Total group (gross)	....	....	3,778,896	7,900
Reinsurance ceded	....	....	1,352	5
ANNUITIES				
Individual				
Interest only: 4.00% or less				
3.50%	....	....	362	3,202
Other	....	....	199	1,869
Interest only: over 4.00%				
8.875% - 8.875%	....	....	1,595	12,036
9.00% - 9.625%	....	....	1,834	13,560
9.00% - 13.75%	....	....	2,452	11,685
9.75%	....	....	2,932	20,360
10.00%	....	....	1,557	10,814
10.25% - 11.25%	....	....	2,234	14,656
11.50%	....	....	1,785	11,659
11.75%	....	....	1,508	9,620
12.00% - 13.00%	....	....	2,073	12,463
13.25%	....	....	1,761	10,478
13.50%	....	....	1,909	11,251
13.75% - 14.00%	....	....	1,611	9,437
14.00% - 15.00%	....	....	1,746	8,025
14.25% - 16.35%	....	....	2,514	14,265
15.25% - 16.50%	....	....	2,723	14,128
16.50% - 18.00%	....	....	3,813	19,101
16.75% - 18.00%	....	....	5,193	24,608
Deferred acquisition expenses	....	....	....	-3,638
Daily interest	....	....	3,767	25,091
Other	529	3,353	487	....
1971 IAM Proj. B (15 years) 7.75% (20 years) 5.00% thereafter	76	563	1,574	11,914
1971 IAM Proj. B (15 years) 8.75% (20 years) 5.00% thereafter	20	157	558	4,032
1971 IAM Proj. B (15 years) 9.00% (20 years) 5.00% thereafter	89	709	4,540	36,156
1971 IAM Proj. B (15 years) 9.25% (20 years) 5.00% thereafter	19	144	1,448	10,392
9.00% (20 years) 8.00% thereafter	8	30	1,275	6,528
Other	98	740	3,322	21,484

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
1971 IAM Proj. B (15 years) 7.50% to 10.75% (15 years) 3.00% thereafter.................	62	530	3,898	29,093
1971 IAM Proj. B (15 years) 9.375% to 13.75% (20 years) 4.50% thereafter.................	37	284	5,792	38,980
1971 IAM Proj. B (15 years) 11.375% to 17.75% (20 years) 5.00% thereafter.................	38	244	11,707	68,904
1971 IAM Proj. B (15 years) 13.00% to 17.50% (15 years) 3.50% thereafter.................	35	251	14,995	94,562
Miscellaneous................................	32	212	20	159
Total individual (gross).................	1,043	7,217	93,184	576,874
Reinsurance ceded........................	....	....	....	....
Group				
Deposit administration.......................	....	....	....	78,794
Ga-1951 Proj. C to 1991 7.50% to 1988 grading down to 5.00% thereafter....................	....	....	2,080	13,713
Other..	....	....	6,144	22,994
Total group (gross)......................	....	....	8,224	115,501
Reinsurance ceded........................	....	....	....	....
Settlement				
Miscellaneous................................	483	3,683	177	875
Total settlement (gross).................	483	3,683	177	875
Reinsurance ceded........................	2	17	....	....
Disability				
Miscellaneous................................	25	97	56	70
Total disability (gross).................	25	97	56	70
Reinsurance ceded........................	....	....	1	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual....................................	158,081	63,631	221,712
Group...	....	7,900	7,900
ANNUITIES			
Individual....................................	7,217	576,874	584,091
Group...	....	115,501	115,501
Settlement and disability.....................	3,780	945	4,725
Total reserve for insurance and annuity contracts........	169,078	764,851	933,929
Deduct total reserve for reinsured contracts.............	541	954	1,495
Deduct deferred premiums (less loading)..................	3,442	1,398	4,840
Net actuarial reserve carried in the liabilities....	165,095	762,499	927,594

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual....................................	48,367	17,916	66,283
Group...	....	1,306	1,306

ANNUITIES			
Individual	1,689	52,670	54,359
Group	....	35,532	35,532
Settlement and disability	930	95	1,025
Total reserve for insurance and annuity contracts	50,986	107,519	158,505
Deduct total reserve for reinsured contracts	363	219	582
Deduct deferred premiums (less loading)	1,349	502	1,851
Net actuarial reserve carried in the liabilities	49,274	106,798	156,072

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	98	3	95
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	674	127	547
Reserves for claims payable in instalments	23,055	6,081	16,974
Net actuarial reserve carried in the liabilities	23,827	6,211	17,616

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
OUT OF CANADA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	2	....	2
Reserve for individual non-cancellable policies	35	3	32
Reserves for claims payable in instalments	2,910	876	2,034
Net actuarial reserve carried in the liabilities	2,947	879	2,068

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies
Methods: Non-Par, 1978 Canadian
Termination Rates: Non-Par, Moorhead (Modified)
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1958-64 (F-3) 7.00% (15), 4.00% thereafter, 1978 Canadian	....	....	88,168	14,563
A 1952-56 Ultimate 3.50% F.P.T.	....	....	14,563	1,810
Other	....	....	421,062	2,169
Disability benefits	....	....	....	159
Accidental death	....	....	....	22
Miscellaneous	....	....	39	82
Total individual (gross)	....	....	523,832	18,805
Reinsurance ceded	....	....	232,659	1,017
Group				
Unearned premium	....	....	760,279	117
Contingency reserve	....	....	....	56
Claim fluctuation reserve	....	....	....	270
Total group (gross)	....	....	760,279	443
Reinsurance ceded	....	....	11,545	....

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
ANNUITIES				
Individual				
CA 1958-64 S. and U. 7.00% (14), 4.00% thereafter, 1978 Canadian	....	....	173	480
Deferred 3.00% to 6.75%	....	....	158	1,119
1971 IAM Proj. B 8.00% or 12.50% or 14.00%, 4.00% from 1994	....	....	6,573	48,155
Deferred single premium plan 8.00%	....	....	....	326
Other	....	....	4	26
Total individual (gross)	....	....	6,908	50,106
Reinsurance ceded	....	....	29	289
Group				
3.00%	....	....	....	71
5.00%	....	....	197	326
GA 51 (C) 5.50%	....	....	....	494
1971 GAM, Proj. D, 8.00% (15), 4.00% from 1994	....	....	121	948
1971 GAM, Proj. D, 14.00% (15), 4.00% from 1994	....	....	34	182
1971 GAM, Proj. D 12.50% (15), 4.00% from 1994	....	....	1	4
Total group (gross)	....	....	353	2,025
Reinsurance ceded	....	....	....	....
Settlement				
1971 IAM, Proj. B, 8.00% or 14.00% (15), 4.00% from 1994	....	....	35	246
Total settlement (gross)	....	....	35	246
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	18,805	18,805
Group	....	443	443
ANNUITIES			
Individual	....	50,106	50,106
Group	....	2,025	2,025
Settlement and disability	....	246	246
Total reserve for insurance and annuity contracts	....	71,625	71,625
Deduct total reserve for reinsured contracts	....	1,306	1,306
Deduct deferred premiums (less loading)	....	495	495
Net actuarial reserve carried in the liabilities	....	69,824	69,824

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	1	1	....
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	8	5	3
Reserves for claims payable in instalments	3,556	....	3,556
Net actuarial reserve carried in the liabilities	3,565	6	3,559

EATON BAY LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: The assumptions shown below as respects participating individual insurance reflect the assumptions upon which the current dividend scale is based.

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
AM (5) 3.50%, 1978 Canadian	....	....	10,596	6,148
CA 1952-56 ULT 7.75%, 1978 Canadian	9,968	3,496	....	....
CA 1952-56 ULT (ALB) 7.75%, 1978 Canadian	19,164	1,901	....	....
120% CA 1958-64 SEL 4.00%, 1978 Canadian	....	....	16,325	4,661
110% CA 1958-64 SEL (ALB) 5.50% for 10 years, 4.00% thereafter, 1978 Canadian	....	....	231,200	5,617
115% CA 1958-64 ULT (ALB) 5.50% for 10 years, 4.00% thereafter, 1978 Canadian	....	....	303,104	2,307
1958 CSO SEL 5.50% for 10 years, 4.00% thereafter, 1978 Canadian	....	....	34,008	3,853
125.0% CA 1969-75 (ALB) SEL 5.50% for 10 years, 4.00% thereafter, 1978 Canadian	....	....	701,414	-250
Other	18,966	773	210,511	1,839
Total individual (gross)	48,098	6,170	1,507,158	24,175
Reinsurance ceded	4,515	333	138,757	141
Group				
1979 IGLD 5.00%	....	....	8,582	3,232
Provisions for unreported claims	....	....	....	876
Other	....	....	2,572,312	4,469
Total group (gross)	....	....	2,580,894	8,577
Reinsurance ceded	....	....	6,302	89
ANNUITIES				
Individual				
Accumulation	....	....	163	772
Interest only, varies from 3.00% to 4.00%	....	1	46	406
9.75% for 5 years, 4.00% thereafter	....	....	3	21
11.25% for 5 years, 4.00% thereafter	....	....	49	380
14.50% for 5 years, 4.00% thereafter	....	....	393	2,177
9.75% for 5 years, 4.25% for 5 years, 4.00% thereafter	....	....	1,622	6,652
9.25% for 5 years, 4.25% for 5 years, 4.00% thereafter	....	....	400	2,121
9.00% for 5 years, 4.25% for 5 years, 4.00% thereafter	....	....	601	2,739
11.25% for 5 years, 4.25% for 5 years, 4.00% thereafter	....	....	3,908	14,183
14.50% for 5 years, 4.25% for 5 years, 4.00% thereafter	....	....	8,110	24,078
13.00% for 5 years, 4.25% for 5 years, 4.00% thereafter	....	....	690	1,089
15.50% for 1 year, 4.25% fpr 8 years, 4.00% thereafter	....	....	1,509	4,227
15.50% for 1 year, 4.25% for 9 years, 4.00% thereafter	....	....	2,341	6,462
a 1949 Proj. B, 8.75% for 15 years, 4.00% thereafter	2	26	1,786	10,037
a 1949 Proj. B, 9.50% for 15 years, 4.00% thereafter	....	....	1,655	10,808
a 1949 Proj. B, 11.50% for 15 years, 4.00% thereafter	....	....	1,557	9,025
a 1949 Proj. B, 14.75% for 20 years, 4.00$ thereafter	....	....	2,818	17,778
a 1949 Proj. B, 15.75% for 15 years, 4.00% thereafter	....	....	3,708	22,122
1937 SA, varies from 2.50% to 3.50%	3	16	56	569
Miscellaneous	....	....	....	17
Total individual (gross)	5	43	31,415	135,663
Reinsurance ceded	2	26	95	697

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
Group				
Various	....	....	2,542	13,216
Total group (gross)	....	....	2,542	13,216
Reinsurance ceded	....	....	....	....
Settlement				
Various	3	19	214	1,362
Total settlement (gross)	3	19	214	1,362
Reinsurance ceded	....	....	1	7

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	6,170	24,175	30,345
Group	....	8,577	8,577
ANNUITIES			
Individual	43	135,663	135,706
Group	....	13,216	13,216
Settlement and disability	19	1,362	1,381
Total reserve for insurance and annuity contracts	6,232	182,993	189,225
Deduct total reserve for reinsured contracts	359	934	1,293
Deduct deferred premiums (less loading)	228	2,944	3,172
Net actuarial reserve carried in the liabilities	5,645	179,115	184,760

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	311	....	311
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	268	15	253
Reserves for claims payable in instalments	4,700	....	4,700
Net actuarial reserve carried in the liabilities	5,279	15	5,264

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method
Policyholder Dividends: Provided from margins in valuation assumptions.

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CIA 1969-75 8.50% for 15 years, 4.50% thereafter	....	....	7,292	1,886
CA 1958-64 7.50% and 10.00% 1978 Canadian	481,033	49,129	....	....
CM(5) and A(1924-29) 9.00% bonus additions	28,461	15,435	....	....
CA 1958-64 4.50% 1978 Canadian	....	....	33,484	5,681
Miscellaneous	161,666	1,191	356,614	2,544

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
Additional accidental death benefit..........	(79,524)	63	(16,717)	8
Disability benefits..........................	....	846	....	81
Other..	657	2,777	....	703
Total individual (gross)..................	671,817	69,441	397,390	10,903
Reinsurance ceded.........................	31,211	339	76,191	250
Group				
Unearned premium..............................	....	....	482,634	43
1960 Basic group 6.00% NLP..................	....	....	2,244,199	18,665
Other..	....	....	2,917	889
Total group (gross).......................	....	....	2,729,750	19,597
Reinsurance ceded.........................	....	....	345,001	523
ANNUITIES				
Individual				
1937 SA (-2) 7.50% and 8.50% 1978 Canadian...	406	1,712	....	....
9.00%..	....	....	....	5,069
10.00%.......................................	....	....	....	6,807
11.00%.......................................	....	....	....	15,169
11.25%.......................................	....	....	....	2,546
9.75% - 15.625%..............................	....	....	....	5,553
1971 IAM 8.00% (15 years) 4.50% thereafter...	19	161	998	5,535
1971 IAM 7.00% for 15 years, 4.50% thereafter	57	389	620	4,051
1971 IAM 9.00% (15 years) 4.50% thereafter...	2	16	424	3,156
1971 IAM 11.00% (15 years) 4.50% thereafter..	3	23	470	3,048
1971 IAM 14.50% (17 years) 4.50% thereafter..	17	114	575	3,194
1971 IAM 12.00% - 16.75% (15 yrs.), 4.50% thereafter..............................	13	73	300	1,854
9.875% - 17.00%..............................	....	....	....	1,702
10.125% - 16.25%.............................	....	....	....	574
11.00% - 15.00%..............................	....	....	....	20,387
11.25% - 15.25%..............................	....	....	....	5,854
11.25% - 17.375%.............................	....	....	....	7,061
Other..	....	3	78	3,126
Total individual (gross)..................	517	2,491	3,465	94,686
Reinsurance ceded.........................	3	19	....	....
Group				
1971 GAM 6.00%...............................	....	....	354	3,526
1971 GAM 8.00% (15 years) 4.50% thereafter...	....	....	660	3,013
Deposit administration.......................	....	....	....	16,836
Other..	....	....	1,280	9,241
Total group (gross).......................	....	....	2,294	32,616
Reinsurance ceded.........................	....	....	....	....
Settlement				
Miscellaneous................................	112	811	58	343
Total settlement (gross)..................	112	811	58	343
Reinsurance ceded.........................	....	....	....	....
Disability				
Miscellaneous................................	....	55	....	11
Total disability..........................	....	55	....	11
Reinsurance ceded.........................	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual..	69,441	10,903	80,344
Group...	....	19,597	19,597
ANNUITIES			
Individual..	2,491	94,686	97,177

Group	....	32,616	32,616
Settlement and disability	866	354	1,220
Total reserve for insurance and annuity contracts	72,798	158,156	230,954
Deduct total reserve for reinsured contracts	358	773	1,131
Deduct deferred premiums (less loading)	2,097	550	2,647
Net actuarial reserve carried in the liabilities	70,343	156,833	227,176

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	327	26	353
Total reserve for insurance and annuity contracts	327	26	353
Deduct total reserve for reinsured contracts	1	6	7
Deduct deferred premiums (less loading)	47	8	55
Net actuarial reserve carried in the liabilities	279	12	291

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	223	30	193
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	87	14	73
Reserves for claims payable in instalments	5,595	1,954	3,641
Net actuarial reserve carried in the liabilities	5,905	1,998	3,907

THE EXCELSIOR LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, FPT
Termination Rates: Par, Company experience (1973 Par Series), NIL (Other Par Series); Non-Par, Moorhead (Modified) C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
AM (5) 3.50% 1978 Canadian	12,049	8,201	....	....
AM (5) 3.50% FPT	....	....	5,316	3,533
CM (5) 3.00% 1978 Canadian	38,535	17,801	38	29
A 1924-29 (ULT) 3.25% 1978 Canadian	22,927	7,531	....	....
CM (5) 4.00% 1978 Canadian	12,930	3,473	....	....
1958 CSO 4.50% 1978 Canadian	42,586	7,040	....	....
100-110% CA 1958-64 5.00% (15 yrs.), 3.75% thereafter, 1978 Canadian	196,836	10,650	....	....
CIA 1969-75 (Mod.) 7.00%/6.00%/4.00% 1978 Canadian	279	11	....	....
CIA 1969-75 (Mod.) 7.00%/6.00%/4.00% FPT	....	....	37,524	13,930
CIA 1969-75 (Mod.) 7.50%/6.00%/4.00% 1978 Canadian	2,215	65	....	....
CIA 1969-75 (Mod.) 7.50%/6.00%/4.00% FPT	....	....	38,570	9,672
CIA 1969-75 (Mod.) 8.00%/6.00%/4.00% 1978 Canadian	40,768	165	....	....
CIA 1969-75 (Mod.) 8.00%/6.00%/4.00% FPT	....	....	444,984	18,907
CIA 1969-75 (Mod.) Various rates 1978 Canadian	75,862	11,721	3,228,070	1,122

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
Other	14,076	4,390	1,628	834
Accidental death benefits	(119,002)	101	(474,995)	331
Disability benefits	....	407	....	1,086
Miscellaneous	....	-155	....	25,809
Total individual (gross)	459,063	71,401	3,756,130	75,253
Reinsurance ceded	23,176	1,235	434,733	2,132
Group				
1960 Basic group 9.00% (1988), 7.00% (1995), 4.00% thereafter	....	....	24,074	8,413
Other	....	....	8,423,681	3,358
Premium stabilization fund	....	....	....	11,827
1970 IGLD 9.00% (1988), 7.00% (1995), 4.00% thereafter	....	....	....	9,196
Disability IBNR	....	....	....	4,620
Miscellaneous	....	....	....	3,885
Total group (gross)	....	....	8,447,755	41,299
Reinsurance ceded	....	....	43,260	10
ANNUITIES				
Individual				
1971 IAM Proj. B 9.00% (1988), 7.00% (7 yrs.), 4.00% thereafter	92	634	2,899	19,602
1971 IAM Proj. B 13.00% (1988), 9.00% (7 yrs.), 4.00% thereafter	....	....	657	5,170
1971 IAM Proj. B 14.00% (1988) 9.00% (7yrs.), 4.00% thereafter	....	....	938	4,592
Net premium accumulation - various rates	....	....	....	129,882
Interest only, 4.00% or less	....	935	....	....
Other	....	....	....	8
Adjustment to dividend liability	....	-19	....	....
Total individual (gross)	92	1,550	4,494	159,254
Reinsurance ceded	2	5	....	....
Group				
1971 GAM Proj. D 9.00% (1988), 7.00% (7 yrs.), 4.00% thereafter	....	....	5,172	33,383
1971 GAM Proj. D 13.00% (1988), 9.00% (7 yrs.), 4.00% thereafter	....	....	1,710	9,267
Deposit administration	....	....	....	136,033
Other	....	....	....	-225
Total group (gross)	....	....	6,882	178,458
Reinsurance ceded	....	....	....	....
Settlement				
1971 GAM Proj. D and 50% of Clarke's remarriage 9.00% (1988) 7.00% (1995), 4.00% thereafter	....	....	1,429	12,473
Other	32	155	17	94
Total settlement (gross)	32	155	1,446	12,567
Reinsurance ceded	1	5	....	....
Disability				
Miscellaneous	1	6	131	374
Total disability (gross)	1	6	131	374
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	71,401	75,253	146,654
Group	....	41,299	41,299

ANNUITIES			
Individual	1,550	159,254	160,804
Group	....	178,458	178,458
Settlement and disability	161	12,941	13,102
Total reserve for insurance and annuity contracts	73,112	467,205	540,317
Deduct total reserve for reinsured contracts	1,245	2,142	3,387
Deduct deferred premiums (less loading)	2,228	7,423	9,651
Net actuarial reserve carried in the liabilities	69,639	457,640	527,279

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies & EXP & PSF	7,853	43	7,810
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	1,398	433	965
Reserves for claims payable in instalments	72,043	948	71,095
Net actuarial reserve carried in the liabilities	81,294	1,424	79,870

FAMILY LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Company experience; Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement Method
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
110% CA 1969-75 S. and U. 6.00% 1978 Canadian	19,562	4,203	....	....
110% CA 1969-75 S. and U. 8.00% grading down .25% per yr. to 4.00% 1978 Canadian	7,014	76	1,101,672	-801
110% CA 1969-75 S. and U. 6.00% grading down .20% per yr. to 4.00% 1978 Canadian	....	....	55,288	4,330
110% Mod. S.O.A. 1965-70 8.00% grading down .25% per yr. to 4.00% 1978 Canadian	....	....	239,519	1,047
100% Mod. S.O.A. 1965-70 6.00% grading down .20% per yr. to 4.00% 1978 Canadian	....	....	62,314	15,097
Disability benefits	....	91	....	233
Accidental death benefits	(11,125)	9	(22,906)	12
Dividend adjustment	....	-297	....	....
Unamortized capital loss actuarial liability	....	152	....	2,848
Real estate holding reserve	....	324	....	6,076
Miscellaneous	....	17	....	333
Total individual (gross)	26,576	4,575	1,458,793	29,175
Reinsurance ceded	4,650	60	1,067,527	5,385
Group				
Disabled lives	....	....	1,172	86
Total group (gross)	....	....	1,172	86
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
1971 IAM Proj. B. 9.25% (5 yrs.) 8.50% grading down .25% per yr. to 4.00%, 1978 Canadian	....	....	897	5,499

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Accumulation of fund less part of surrender charges	....	....	....	24,469
Amortized shortfall	....	....	....	6,100
Segregated fund	....	....	....	483
Total individual (gross)	....	....	897	36,551
Reinsurance ceded	....	....	....	....
Group				
Deposit administration	....	....	....	14,550
Total group (gross)	....	....	....	14,550
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	7	22	1	4
Total settlement (gross)	7	22	1	4
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	4,575	29,175	33,750
Group	....	86	86
ANNUITIES			
Individual	....	36,551	36,551
Group	....	14,550	14,550
Settlement and disability	22	4	26
Total reserve for insurance and annuity contracts	4,597	80,366	84,963
Deduct total reserve for reinsured contracts	60	5,385	5,445
Deduct deferred premiums (less loading)	66	1,778	1,844
Net actuarial reserve carried in the liabilities	4,471	73,203	77,674

FIDELITY LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method for C.S.V. deficiencies; Appropriation of Surplus for negative reserves
Policyholder Dividends: Provided from margins in valuation assumptions.

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
CA 1958-64 6.50% 1978 Canadian	106,536	13,508	....	....
CA 1958-64 5.00% - 5 yrs., 7.00% - 5 yrs., 9.00% - 15 yrs., 6.00% - 10 yrs., 4.00% thereafter 1978 Canadian	....	....	5,785	1,231
CA 1958-64 9.00% - 15 yrs., 6.00% - 10 yrs., 4.00% thereafter 1978 Canadian	....	....	36,782	2,011
CA 1958-64 12.00% - 15 yrs., 4.00% thereafter 1978 Canadian	....	....	12,321	2,128
AM (5) - 3.50% 1978 Canadian	....	....	5,184	2,316
Other	74,965	617	1,158,700	1,965
Total individual (gross)	181,501	14,125	1,218,772	9,651
Reinsurance ceded	19,552	51	425,278	636

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Group				
YRT - unearned premium	....	....	1,046,295	82
Group contingency reserve	....	....	....	379
CA 1958-64 Select 7.00% for 10 yrs., 6.00% for 5 yrs., 5.00% for 5 yrs., 4.00% thereafter	....	....	70,590	4
1960 CSO 6.00%	....	....	969	89
Disability	....	....	....	177
Other	....	....	25,490	264
Rate stabilization reserve	....	....	....	299
Total group (gross)	....	....	1,143,344	1,294
Reinsurance ceded	....	....	364,691	172
ANNUITIES				
Individual				
Accumulation of premiums	62	379	1,323	3,427
Various (91 Day Guaranteed Rates)	....	....	....	4,703
1 to 5 yr. guaranteed accumulation discounted at 10.75%	....	....	....	2,339
1 to 5 yr. guaranteed accumulation discounted at 11.00% - 11.50%	....	....	....	594
1 to 5 yr. guaranteed accumulation discounted at 11.75%	....	....	....	1,716
1 to 5 yr. guaranteed accumulation discounted at 12.00% - 14.00%	....	....	....	2,332
1 to 5 yr. guaranteed accumulation discounted at 14.25%	....	....	....	3,762
1 to 5 yr. guaranteed accumulation discounted at 14.50% - 15.75%	....	....	....	1,064
1 to 5 yr. guaranteed accumulation discounted at 14.75%	....	....	....	1,317
1 to 5 yr. guaranteed accumulation discounted at 16.00%	....	....	....	1,234
1 to 5 yr. guaranteed accumulation discounted at 16.25%	....	....	....	1,562
1 to 5 yr. guaranteed accumulation discounted at 16.50% - 17.00%	....	....	....	800
1 to 5 yr. guaranteed accumulation discounted at 16.75%	....	....	....	1,323
1 to 5 yr. guaranteed accumulation discounted at 17.25%	....	....	....	7,404
1 to 5 yr. guaranteed accumulation discounted at 17.75%	....	....	....	7,545
1 to 5 yr. guaranteed accumulation discounted at 17.50% - 18.75%	....	....	....	1,290
85% a-1949 Proj. B. to 1979 10.00%	1	5	1,226	6,689
a-1949 Proj. B. to 1979 10.25% or 11.25% for 20 yrs. from issue, 4.50% thereafter	....	....	310	1,702
a-1949 Proj. B to 1979 11.00% for 20 yrs. from issue, 4.50% thereafter	....	....	178	1,362
a-1949 Proj. B. to 1979, 12.00% for 20 yrs. from issue, 4.50% thereafter	....	....	266	1,866
a-1949 Proj. B. to 1979 12.25% for 20 yrs. from issue, 4.50% thereafter	....	....	250	1,796
a-1949 Proj. B. to 1979 12.75% for 20 yrs. from issue, 4.50% thereafter	....	....	601	3,031
a-1949 Proj. B. to 1979 13.50% or 13.75% for 20 yrs. from issue 4.50% thereafter	....	....	129	811
a-1949 Proj. B. to 1979 15.25% for 20 yrs. from issue 4.50% thereafter	....	....	136	856
a-1949 Proj. B. to 1979 16.00% (15 yrs.), 4.50% thereafter	....	....	451	2,629
a-1949 Proj. B. to 1979 16.50% (20 yrs.), 4.50% thereafter	....	....	348	2,043
Other	56	270	103	1,571
Total individual (gross)	119	654	5,321	66,768
Reinsurance ceded	....	....	129	182
Group				
Accumulation of premiums	....	....	404	3,599
Other	....	....	287	1,859

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Deposit administration - accumulation of premiums	....	....	....	3,437
Total group (gross)	....	....	691	8,895
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	1	9	54	429
Total settlement (gross)	1	9	54	429
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	4	27	....	....
Total disability (gross)	4	27	....	....
Reinsurance ceded	1	4	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	14,125	9,653	23,778
Group	....	1,294	1,294
ANNUITIES			
Individual	653	66,768	67,421
Group	....	8,895	8,895
Settlement and disability	36	429	465
Total reserve for insurance and annuity contracts	14,814	87,039	101,853
Deduct total reserve for reinsured contracts	55	990	1,045
Deduct deferred premiums (less loading)	22	81	103
Net actuarial reserve carried in the liabilities	14,737	85,968	100,705

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	7	6	1
Reserves for claims payable in instalments	425	101	324
Net actuarial reserve carried in the liabilities	432	107	325

FINANCIAL LIFE ASSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Company experience; Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
CIA 1969-75 Mod. 8.50%-6.00% 1978 Canadian	....	....	687,082	21
1958 CSO 3.00% 1978 Canadian	5,606	95	....	....

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
1958 CSO 3.50% 1978 Canadian	18,143	148	....	....
1965-70 Basic Mod. 3.00% 1978 Canadian	2,786	524	....	....
1965-70 Basic Mod. 6.50%-4.50% 1978 Canadian	....	....	137,948	153
1958 CSO 3.00% NLP	....	19	....	10
1952 Dis. study W-1958 CSO 3.00%	....	20	....	25
1959 ADB 3.00% NLP	(6,104)	1	(8,332)	2
Other	....	2	....	8
Total individual (gross)	26,535	809	825,030	219
Reinsurance ceded	20,112	7	765,720	556
Group				
1960 CSG 5.00%	....	....	22,306	689
Total group (gross)	....	....	22,306	689
Reinsurance ceded	....	....	17,845	....
ANNUITIES				
Individual				
a-1949 3.50%	3	16	....	....
3.00%	1	9	....	....
4.00% - 3.50%	....	....	18	88
New money	....	....	3,235	3,291
Total individual (gross)	4	25	3,253	3,379
Reinsurance ceded	....	....	....	....
Group				
GA-1951 Projected 10 yrs. 7.75%	....	....	154	961
Total group (gross)	....	....	154	961
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	809	219	1,028
Group	....	689	689
ANNUITIES			
Individual	25	3,379	3,404
Group	....	961	961
Total reserve for insurance and annuity contracts	834	5,248	6,082
Deduct total reserve for reinsured contracts	7	556	563
Net actuarial reserve carried in the liabilities	827	4,692	5,519

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	10	....	10
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	39	29	10
Reserves for claims payable in instalments	58	8	50
Net actuarial reserve carried in the liabilities	107	37	70

GLACIER NATIONAL LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Non-Par, NLP
Termination Rates: Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO (-2)M, (-6)F; 4.50% NLP	....	....	5,389	1,300
110% C.A. 1958-64; 5.00% NLP	....	....	32,729	282
One gross annual premium	....	....	13,508	85
Other	....	....	2,359	76
Total individual (gross)	....	....	53,985	1,743
Reinsurance ceded	....	....	31,272	368
ANNUITIES				
Individual				
Accumulation of premium deposits at 6.70% less 52.00% of deferred acquisition costs	....	....	713	6,187
Total individual (gross)	....	....	713	6,187
Reinsurance ceded	....	....	....	....
Group				
Deposit administration	....	....	26	454
Total group (gross)	....	....	26	454
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	....	....	1	7
Total settlement (gross)	....	....	1	7
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	1,743	1,743
ANNUITIES			
Individual	....	6,187	6,187
Group	....	454	454
Settlement and disability	....	7	7
Total reserve for insurance and annuity contracts	....	8,391	8,391
Deduct total reserve for reinsured contracts	....	368	368
Deduct deferred premiums (less loading)	....	21	21
Net actuarial reserve carried in the liabilities	....	8,002	8,002

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
ANNUITIES			
Individual	....	6,187	6,187
Net actuarial reserve carried in the liabilities	....	6,187	6,187

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	165	....	165
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	9	....	9
Reserves for claims payable in instalments	184	....	184
Net actuarial reserve carried in the liabilities	358	....	358

THE GREAT LAKES REINSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Non-Par, NLP
Termination Rates: Non-Par, Company experience

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1969-75 (Mod) 5.50% NLP	....	....	17,859	56
Disability - 1969 CDT (CA 69-75) 5.50% NLP	....	....	....	1
Miscellaneous	....	....	4,260	14
Total individual (gross)	....	....	22,119	71
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	71	71
Net actuarial reserve carried in the liabilities	....	71	71

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	71	71
Net actuarial reserve carried in the liabilities	....	71	71

THE GREAT-WEST LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian, NLP; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Provided from margins in valuation assumptions (The assumptions shown below for the major blocks of individual participating business are the implicit bases; the explicit bases are the 1974 G.W.L. profit table with interest rates varying from 7.40% to 7.90% for Canadian business, and the 1973 G.W.L. profit table with interest rates varying from 4.15% to 5.00% (issues prior to July 1, 1974) and from 5.00% to 6.50% (issues after July 1, 1974) for U.S. business.)

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
AM (5) 3.00% NLP	78,860	49,891	685	533
1941 CSO 2.50% NLP	442,160	213,240	4,720	753
1941 CSO 3.00% NLP	142,008	52,551	12,170	3,483
1958 CSO (IPC) 2.50% 1978 Canadian	283,487	75,365	....	....
1958 CSO (IPC) 3.25% 1978 Canadian	952,733	126,317	....	....
1958 CSO (IPC) 3.00% NLP	709,152	58,656	185,833	2,626
1958 CSO (IPC) 3.00% 1978 Canadian	747,260	55,075	....	....
Other	4,136,265	191,956	8,848,616	135,581
Total individual (gross)	7,491,925	823,051	9,052,024	142,976
Reinsurance ceded	321,284	5,746	624,868	2,524
Group				
Other	485,979	2,159	57,838,077	101,734
Total group (gross)	485,979	2,159	57,838,077	101,734
Reinsurance ceded	....	....	1,316,441	21,722
ANNUITIES				
Individual				
9.75% for 1-10 years, 4.00% thereafter NLP	....	....	....	60,209
11.75% for 1-10 years, 4.00% thereafter NLP	....	....	....	60,297
15.00% for 1-10 years, 4.00% NLP thereafter	....	....	....	72,498
15.40% for 1-10 years, 4.00% NLP thereafter	....	....	....	120,821
10.10% for 6 years, 3.50% thereafter NLP	....	....	....	56,597
11.25% for 6 years, 3.50% thereafter NLP	....	....	....	90,627
1971 IAM Proj. B. Mod. to 1985, 15.00% for 15 yrs., 7.50% thereafter	....	....	8,845	49,681
Other	1,475	63,631	28,760	389,150
Reserve for future interest deficiencies	....	....	....	50,457
Total individual (gross)	1,475	63,631	37,605	950,337
Reinsurance ceded	6	31	1	6
Group				
Fund accumulations (less deferred acquisition expenses for Non-Par)	....	....	....	625,042
Account accumulations less deferred acquisition expenses	....	....	....	1,039,656
Revenue fund accumulations	5,639	61,543	13,815	117,988
1971 GAM W Proj. B Mod. to 1985 17.50% for 15 yrs., 8.75% thereafter	....	....	15,820	79,669
Other	3,973	24,368	39,768	184,410
Total group (gross)	9,612	85,911	69,403	2,046,765
Reinsurance ceded	....	....	....	13,039
Settlement				
Miscellaneous	1,356	10,036	10,221	71,650
Total settlement (gross)	1,356	10,036	10,221	71,650
Reinsurance ceded	1	3	....	....
Disability				
Miscellaneous	13	86	5	40
Total disability (gross)	13	86	5	40
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	823,051	142,976	966,027
Group	2,159	101,734	103,893
ANNUITIES			
Individual	63,631	950,337	1,013,968

Group	85,911	2,046,765	2,132,676
Settlement and disability	10,122	71,690	81,812
Total reserve for insurance and annuity contracts	984,874	3,313,502	4,298,376
Deduct total reserve for reinsured contracts	5,780	37,291	43,071
Deduct deferred premiums (less loading)	21,771	9,776	31,547
Net actuarial reserve carried in the liabilities	957,323	3,266,435	4,223,758

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	417,815	71,633	489,448
Group	1,712	39,834	41,546
ANNUITIES			
Individual	10,624	376,300	386,924
Group	68,757	1,366,721	1,435,478
Settlement and disability	4,942	12,127	17,069
Total reserve for insurance and annuity contracts	503,850	1,866,615	2,370,465
Deduct total reserve for reinsured contracts	5,390	36,485	41,875
Deduct deferred premiums (less loading)	10,314	4,413	14,727
Net actuarial reserve carried in the liabilities	488,146	1,825,717	2,313,863

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	4,932	29	4,903
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	21,328	1,720	19,608
Reserves for claims payable in instalments	161,302	17,851	143,451
Net actuarial reserve carried in the liabilities	187,562	19,600	167,962

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
OUT OF CANADA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	3,168	26	3,142
Reserve for individual non-cancellable policies	5,728	704	5,024
Reserves for claims payable in instalments	27,327	17,244	10,083
Net actuarial reserve carried in the liabilities	36,223	17,974	18,249

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Company experience; non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Valued as a specific benefit and provided from margins in valuation assumptions depending on the block of business being valued.

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
125%(M) 100%(F) of 1969-75 CIA, S. and U., where applicable smoker/non-smoker adjustment of 85%/130%; the interest assumption reflects that which is used in calculation of policy dividends	4,178,870	392,373		
125%(m) 100%(F) of 1969-75 CIA, S. and U., where applicable smoker/non-smoker adjustments of 85%/130%; 9.40%(Can.), 9.90%(U.S.), 11.10%(U.K.) decreasing to 5.50%, 4.50%, 5.50% in 1992 and to 3.25% in 2022. Withdrawal rates approximate company experience			2,654,112	55,341
Other	100,870	3,550	52,742	23,299
ADB	(99,571)	590	(25,583)	150
Disability benefits		1,777		860
Miscellaneous		2,477		503
Mortality fluctuation fund		3,405		2,761
Reduction for unearned dividends held in the above reserves		-10,042		
Reserve for non-deduction deferred frational premiums		1,480		117
Reserve for immediate payment of claims		1,227		463
Total individual (gross)	4,279,740	396,837	2,706,854	83,494
Reinsurance ceded	73,534	1,118	201,186	1,293
Group				
Unearned premium			6,092,277	954
Kriegers 5.00%			61,702	7,397
1958 CSO 3.50% Can. Mod.			41,504	3,740
Other			502,246	11,468
Miscellaneous			1,987	2,605
Total group (gross)			6,699,716	26,164
Reinsurance ceded			358,099	446
ANNUITIES				
Individual				
Premium accumulated at guaranteed rates of interest: in some cases a deduction was applied				143,680
a-1983 9.00%-18.00% for 15 yrs., 5.50% thereafter	924	4,792	2,447	11,722
a-1983 8.75%-18.00% for 15 yrs., 5.50% thereafter	3,618	24,313	6,738	48,004
a-1983 8.00%-9.00% for 15 yrs., 4.00% thereafter	1,445	13,843	69	699
a-1983 7.75% for 15 yrs., 5.00% thereafter			635	6,050
a-1983 6.75%-7.49% for 15 yrs., 4.90% thereafter			1,227	11,289
7.50%-9.00% for 15 yrs., 4.00% thereafter	94	464	1,067	5,976
8.00%-18.00% for 15 yrs., 5.50% thereafter	300	1,669	17,911	111,284
Other	1,924	13,285	2,331	15,902
Reduction for unearned dividends in the above reserves		-112		
Total individual (gross)	8,305	58,254	32,425	354,606
Reinsurance ceded	13	113	400	2,816
Group				
Ga-1971 (10) 4.00%-5.75%			673	5,750
Ga-1971 (10) 9.00%-18.00% for 15 yrs., 5.50% thereafter			1,174	7,868
Deposit administration				64,380
Other			2,818	23,344
Total group (gross)			4,665	101,342
Reinsurance ceded			66	457
Settlement				
a-1983 8.00% (15) 4.00%	672	6,480	38	350
a-1983 6.25% (15) 3.75%	341	3,339	7	67

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
a-1983 9.00%-18.00% (15) 5.50%	625	4,008	56	366
Other - I.L.C.	249	2,138	22	196
Other - N.I.L.C.	254	1,167	57	196
Total settlement (gross)	2,141	17,132	180	1,175
Reinsurance ceded	2	22	....	....
Disability				
1930 Std. cl 3.00%	12	42	....	1
Total disability (gross)	12	42	....	1
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	396,837	83,494	480,331
Group	....	26,164	26,164
ANNUITIES			
Individual	58,254	354,606	412,860
Group	....	101,342	101,342
Settlement and disability	17,174	1,176	18,350
Total reserve for insurance and annuity contracts	472,265	566,782	1,039,047
Deduct total reserve for reinsured contracts	1,253	5,012	6,265
Deduct deferred premiums (less loading)	26,264	4,401	30,665
Net actuarial reserve carried in the liabilities	444,748	557,369	1,002,117

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	213,168	44,335	257,503
Group	....	4,286	4,286
ANNUITIES			
Individual	4,006	6,585	10,591
Group	....	9,705	9,705
Settlement and disability	59	12	71
Total reserve for insurance and annuity contracts	217,233	64,923	282,156
Deduct total reserve for reinsured contracts	294	3,633	3,927
Deduct deferred premiums (less loading)	19,498	1,934	21,432
Net actuarial reserve carried in the liabilities	197,441	59,356	256,797

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	1,067	139	928
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	5,130	757	4,373
Reserves for claims payable in instalments	28,857	6,202	22,655
Net actuarial reserve carried in the liabilities	35,054	7,098	27,956

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
OUT OF CANADA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	570	136	434
Reserve for individual non-cancellable policies	2,574	397	2,177
Reserves for claims payable in instalments	6,051	896	5,155
Net actuarial reserve carried in the liabilities	9,195	1,429	7,766

INA LIFE INSURANCE COMPANY OF CANADA

NOTE: The company does not have any individual insurance policies in force.

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
Extended death benefits IGLD 4.50%	....	....	169,047	7
Unearned premium reserve	....	....	42,566	77
Total group (gross)	....	....	211,613	84
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	....	84	84
Net actuarial reserve carried in the liabilities	....	84	84

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	500	6	494
Reserves for claims payable in instalments	961	....	961
Net actuarial reserve carried in the liabilities	1,461	6	1,455

LAURIER LIFE INSURANCE COMPANY*

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Non-Par, 1978 Canadian
Termination Rates: Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus

	Participating Amounts	Participating Reserve	Non-participating Amounts	Non-participating Reserve
INSURANCE				
Individual				
CIA 1969-75 (Mod.) 7.00% grading to 5.00%, 1978 Canadian	....	....	734,408	496
1970-72 CLT (Mod.) 7.00% grading to 4.00%, 1978 Canadian	....	....	13,249	3,918

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Other	....	....	3	52
Total individual (gross)	....	....	747,660	4,466
Reinsurance ceded	....	....	642,394	2,582
Group				
1958 CSO 3.50% NLP	....	....	22	14
Unearned premium	....	....	246,659	46
1970 IGLD 3.00%	....	....	....	190
Total group (gross)	....	....	246,681	250
Reinsurance ceded	....	....	90,291	48
ANNUITIES				
Group				
Deposit administration	....	....	....	87
Total group (gross)	....	....	....	87
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous 7.00%	....	....	....	10
Total settlement (gross)	....	....	....	10
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	....	....	....	22
Total disability (gross)	....	....	....	22
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	4,466	4,466
Group	....	250	250
ANNUITIES			
Group	....	87	87
Settlement and disability	....	32	32
Total reserve for insurance and annuity contracts	....	4,835	4,835
Deduct total reserve for reinsured contracts	....	2,630	2,630
Deduct deferred premiums (less loading)	....	499	499
Net actuarial reserve carried in the liabilities	....	1,706	1,706

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	49	9	40
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	495	349	146
Reserves for claims payable in instalments	1,185	781	404
Net actuarial reserve carried in the liabilities	1,729	1,139	590

LONDON LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method
Policyholder Dividends: Provided from margins in valuation assumptions (The assumptions shown below for individual par insurances and annuities produce the reserves required to support the dividend scale. The assumptions in parentheses are those upon which the 1983 dividend scale is based.)

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual and Industrial				
CM (5) 3.00% (95.00% LL 82 (ANB) 9.10% or 10.50% if registered, 1978 Canadian)	279,671	165,629	....	....
A 1924-29, 2.50% (95.00% LL 82 (ANB) 9.10% or 10.50% if registered, 1978 Canadian)	477,417	213,620	....	....
CAA 1949-52, 3.00% (101.00% LL 82 (ANB) 9.10% or 10.50% after 15/9/1968 or if registered, 1978 Canadian)	2,737,695	637,839	....	....
JM 70, 3.25% (101.00% LL 82 (S and U) 10.50% 1978 Canadian)	4,617,565	343,876	....	....
JM 70, 3.50% (101.00% LL 82 (S and U) 10.50% 1978 Canadian)	890,922	56,489	....	....
87.50% CAA 1949-52 S. and U., 6.75% declining to 3.50% at 20 yrs., 1978 Canadian	161,662	414	375,751	53,833
94.00% JM 70 ALB S. and U., 9.25% declining to 4.00% after 20 yrs., 1978 Canadian	950,539	2,268	1,222,257	37,330
Other	7,531,552	52,426	5,356,385	39,471
Disability benefits	....	60,531	....	7,070
Miscellaneous	....	16,763	....	12,866
Total individual and industrial (gross)	17,647,023	1,549,855	6,954,393	150,570
Reinsurance ceded	94,004	966	291,392	1,227
Group				
1980 L.L. Group Life Waiver Table 7.50% (10 years) 4.50% thereafter	49,510	25,703	....	....
Miscellaneous	15,560,369	27,767	1,639	10
Total group (gross)	15,609,879	53,470	1,639	10
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
3.00% (10.50%)	1,033	8,941	....	....
4.00% (10.50%)	16,379	60,576	....	....
1971 IAM Proj. B 6.00% to 17.30% (15), 4.00%	769	5,627	4,660	35,695
8.00% to 17.30% (15), 4.00%	55	262	13,747	63,274
10.50% to 18.749%	....	....	....	108,941
Other	410	2,864	3,365	24,610
Miscellaneous	....	259	43	96
Total individual (gross)	18,646	78,529	21,815	232,616
Reinsurance ceded	....	....	....	....
Group				
1971 GAM, Male Proj. D (0) or (-7), 5.50%	....	....	8,757	71,462
1971 GAM, Male Proj. D (0) or (-7) 6.50% (15), 4.00%	....	....	10,132	75,235
1971 GAM, Male Proj. D (0) or (-7) 8.00% (15), 4.50% (10), 4.00%	....	....	23,511	111,243
1971 GAM, Male Proj. D (0) or (-7) 8.80% to 10.60% (15), 4.90% to 5.80% (10), 4.00%	....	....	14,759	43,689
1971 GAM, Male Proj. D (0) or (-7) 10.50% to 15.10% (15), 5.80% to 7,90% (10), 4.00% to 4.50%	....	....	11,246	31,586
Deposit administration	....	....	....	123,586
Principal companies' bases	3,068	23,939	2,238	25,440
Miscellaneous	....	....	3,399	23,326
Total group (gross)	3,068	23,939	74,042	505,567
Reinsurance ceded	....	....	....	....

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
Settlement				
Miscellaneous	3,858	25,951	292	1,866
Total settlement (gross)	3,858	25,951	292	1,866
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	2,488	10,379	247	875
Total disability (gross)	2,488	10,379	247	875
Reinsurance ceded	2	7	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	1,549,855	150,570	1,700,425
Group	53,470	10	53,480
ANNUITIES			
Individual	78,529	232,616	311,145
Group	23,939	505,567	529,506
Settlement and disability	36,330	2,741	39,071
Total reserve for insurance and annuity contracts	1,742,123	891,504	2,633,627
Deduct total reserve for reinsured contracts	973	1,227	2,200
Rounding adjustment	-2	-1	-3
Net actuarial reserve carried in the liabilities	1,741,152	890,278	2,631,430

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	108	68	176
ANNUITIES			
Individual	77	....	77
Total reserve for insurance and annuity contracts	185	68	253
Net actuarial reserve carried in the liabilities	185	68	253

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	7,216	....	7,216
Reserves for claims payable in instalments	133,984	....	133,984
Net actuarial reserve carried in the liabilities	141,200	....	141,200

THE MANUFACTURERS LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, Can Mod; Non-Par, Can Mod
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
AM (5) 3.00% Can Mod	123,948	78,365	....	....
1941 CSO 2.50% Can Mod	151,458	77,068	....	....
1941 CSO 3.00% Can Mod	547,950	207,300	....	....
1958 CSO 2.50% Can Mod	373,337	48,453	....	....
1958 CSO 2.75% Can Mod	961,533	64,292	....	....
1958 CSO 3.00% Can Mod	3,066,271	539,388	....	....
1958 CSO 3.25% Can Mod	1,233,760	111,748	....	....
1958 CSO 3.50% Can Mod	4,979,043	363,777	....	....
1958 CSO 3.75% Can Mod	267,010	7,146	....	....
1958 CSO 4.00% Can Mod	3,637,109	123,351	5,356,407	154,131
1958 CSO 4.50% Can Mod	653,011	10,375	6,093,605	128,341
Deduction for one-half dividend provision	....	-44,563	....	....
Other	179,601	9,180	35,504	68
Disability benefits	....	19,002	....	3,241
Accidental death benefits	(3,224,012)	3,057	(720,922)	2,050
Miscellaneous	....	32,364	3,358,675	16,151
Mortality fluctuations	....	25,541	....	11,614
Principal company basis	....	....	92,012	5,545
U.K. guaranteed investment bond	....	....	41,608	47,098
Total individual (gross)	16,174,031	1,675,844	14,977,811	368,239
Reinsurance ceded	537,751	4,785	424,548	50,201
Group				
Various bases	215,622	19,434	7,455,765	11,239
Disability benefits	....	350	....	17,920
Premium stabilization	....	....	....	4,847
Deduction for one-half dividend provision	....	-389	....	....
Total group (gross)	215,622	19,395	7,455,765	34,006
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
3.00% MOD	4,361	21,010	....	....
3.50% MOD	1,390	9,206	....	....
4.00% MOD	10,366	15,239	775	7,741
5.50% for 10 yrs., 4.25% for 5 yrs., 3.00% thereafter	1,553	13,773	....	....
6.00% for 10 yrs., 4.00% thereafter	1,586	10,593	....	....
8.00% for 5 yrs., 3.50% thereafter	....	....	28,774	98,825
13.25% for 20 yrs., 4.50% thereafter	24	109	14,581	86,331
17.00%	....	....	54,503	155,168
Interest only, various	481	1,932	108,969	461,265
1971 IAM Proj. to 1978 4.00%	195	1,640	9,723	72,947
1971 IAM Proj. to 1978 4.50%	1	3	3,326	24,934
1971 IAM Proj. to 1978, 6.50% (15) 4.00% thereafter	451	4,169	3,173	31,797
1971 IAM Proj. to 1978, 7.00% (15) 4.00% thereafter	143	1,377	2,264	25,493
1971 IAM Proj. to 1978, 7.25% (15) 4.00% thereafter	223	2,072	2,317	26,674
1971 IAM Proj. to 1978, 7.25% (15) 4.50% thereafter	92	771	4,734	41,432
1971 IAM Proj. to 1978, 13.00% (20) 4.50% thereafter	48	345	7,746	59,133
1971 IAM Proj. to 1978, 9.50% (15) 4.50% thereafter	620	5,330	6,758	66,327
1971 IAM Proj. to 1978, 11.25% (20) 4.50% thereafter	989	7,816	7,122	58,171
1971 IAM Proj. to 1978 11.00% (25) 4.50% thereafter	65	515	5,163	44,806
1971 IAM Proj. to 1978, 13.25% (20) 4.50% thereafter	503	3,528	8,918	68,458

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
1971 IAM Proj. to 1978, 16.00% (20) 4.50% thereafter	402	2,514	9,947	64,094
1971 IAM Proj. to 1978, at principal company interest rates			10,785	61,940
1971 IAM Proj. to 1978, various interest rates	3,508	28,061	59,508	482,157
Other	2,981	13,008	33,776	209,716
Disability benefits		74		45
Deduction for one-half dividend provision		-1,922		
Total individual (gross)	30,062	141,163	382,862	2,147,454
Reinsurance ceded			1,852	17,533
Group				
3.00%	495	1,862		
3.50%	19,624	55,792		
3.00%/5.00%	20,166	74,287		
1971 GAM Proj. D to 1978, 4.50%			1,788	17,333
1971 GAM Proj. D to 1978, 5.50%			3,607	25,140
1971 GAM Proj. D to 1978, 6.25%			7,520	40,469
1971 GAM Proj. D to 1978, 6.00% and 6.25%			6,086	56,969
1971 GAM Proj. D to 1978, various	5,760	42,817	51,224	241,276
Other	4,245	28,631	10,642	52,219
Deposit administration				576,450
Pension investment plan				330,555
Deduction for one-half dividend provision		-4,128		
Total group (gross)	50,290	199,261	80,867	1,340,411
Reinsurance ceded				
Settlement				
Various	3,356	24,899	1,258	8,589
Total settlement (gross)	3,356	24,899	1,258	8,589
Reinsurance ceded				
Disability				
Various	18	138	183	335
Total disability (gross)	18	138	183	335
Reinsurance ceded				

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	1,675,844	368,239	2,044,083
Group	19,395	34,006	53,401
ANNUITIES			
Individual	141,163	2,147,454	2,288,617
Group	199,261	1,340,411	1,539,672
Settlement and disability	25,037	8,924	33,961
Total reserve for insurance and annuity contracts	2,060,700	3,899,034	5,959,734
Deduct total reserve for reinsured contracts	4,785	67,734	72,519
Deduct deferred premiums (less loading)	71,353	20,937	92,290
Net actuarial reserve carried in the liabilities	1,984,562	3,810,363	5,794,925

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	1,271,809	258,796	1,530,605
Group	17,060	13,047	30,107

ANNUITIES			
Individual	53,160	955,739	1,008,899
Group	72,403	464,924	537,327
Settlement and disability	9,381	3,118	12,499
Total reserve for insurance and annuity contracts	1,423,813	1,695,624	3,119,437
Deduct total reserve for reinsured contracts	4,589	67,224	71,813
Deduct deferred premiums (less loading)	57,256	12,076	69,332
Net actuarial reserve carried in the liabilities	1,361,968	1,616,324	2,978,292

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	4,270	158	4,112
Reserves for claims payable in instalments	5,510	348	5,162
Net actuarial reserve carried in the liabilities	9,780	506	9,274

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
OUT OF CANADA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserve for individual non-cancellable policies	2,106	109	1,997
Reserves for claims payable in instalments	2,040	309	1,731
Net actuarial reserve carried in the liabilities	4,146	418	3,728

THE MARITIME LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Valued as a specific benefit.

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1958-64 Ult. 8.00% 1978 Canadian	131,257	11,693	....	....
CA 1958-64 Ult. 7.00% (10 yrs.) 6.00% (10 yrs.) 4.00% thereafter, 1978 Canadian	....	....	107,851	11,384
CA 1958-64 Ult. 7.00% (5 yrs.) 4.00% thereafter, 1978 Canadian	....	....	59,629	10,566
CA 1958-64 Ult. various interest rates, 1978 Canadian	....	....	176,165	10,134
CA 1958-64 Ult. 8.00% (10 yrs.) 4.00% thereafter, 1978 Canadian	....	....	21,826	8,786
CA 1958-64 Ult. 8.25% (5 yrs.) 4.00% thereafter, 1978 Canadian	....	....	134,202	26,127
A1924-29 Ult. discrete 2.75% Can. Mod	....	....	63,864	2,425
CA 1958-64 sel. continuous 6.00% level, 1978 Canadian	59,611	34	1,354,444	6,071
CA 1969-75 sel. various interest rates, Can. Mod	3,784	5	3,481,727	62,266
Term - unearned premium	....	....	3,614	....
A1924-29 Ult. 3.50% NLP	2,557	1,183	....	....
Accidental death benefits	(50,691)	2	(210,345)	58

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Miscellaneous	....	294	375	1,134
Total individual (gross)	197,209	13,211	5,403,697	138,951
Reinsurance ceded	11,498	35	1,729,518	5,900
Group				
A 1949-52 Ult. 7.50% (15 yrs.) 4.00% thereafter, NLP	....	....	5,016	1,454
Unearned premium	....	....	8,081,341	5
Krieger table 7.50% (15 yrs.) 4.00% thereafter, NLP	....	....	12,793	5,497
Other	....	....	5,506	2,366
Total group (gross)	....	....	8,104,656	9,322
Reinsurance ceded	....	....	2,888,772	1,735
ANNUITIES				
Individual				
4.00% NLP	....	....	4,313	295
6.00% (20 yrs.) 4.00% thereafter, 1978 Canadian	59	257	....	....
7.00% (10 yrs.) 6.00% (10 yrs.) 4.00% thereafter, 1978 Canadian	....	....	489	1,220
9.25% (15 yrs.) 4.00% thereafter (Single premium)	....	....	538	4,107
10.25% (15 yrs.) 4.00% thereafter (Single premium)	....	....	402	3,084
Interest varies from 9.42% to 14.25% (15 yrs.) 4.00% thereafter (single premium)	....	....	1,233	6,791
Interest varies from 12.00% to 15.50% (20 yrs.) 4.00% thereafter (single premium)	....	....	381	1,897
1971 IAM 9.25% (15 yrs.) 4.00% thereafter	3	24	2,706	21,836
1971 IAM 10.25% (15 yrs.) 4.00% thereafter	....	....	1,194	9,585
1971 IAM, Interest varies from 11.00% to 14.75% (15 yrs.), 4.00% thereafter	2	18	4,264	31,428
1971 IAM, Interest varies from 12.75% to 17.25% (20 yrs.) 4.00% thereafter	....	....	5,144	33,448
Deposit administration	....	....	....	391,886
Miscellaneous	....	....	38	189
Total individual (gross)	64	299	20,702	505,766
Reinsurance ceded	1	15	7	27
Group				
Ga 1951 Proj. C. 7.50% (15 yrs.) 4.00% thereafter	....	....	113	566
a(55) 6.00%	....	....	79	743
Deposit administration	....	....	....	128,901
Total group (gross)	....	....	192	130,210
Reinsurance ceded	....	....	....	....
Settlement				
a(55) 9.00% (10 yrs.), 6.00% (10 yrs.), 4.00% thereafter	....	....	1,436	23,361
Miscellaneous	16	93	709	6,296
Total settlement (gross)	16	93	2,145	29,657
Reinsurance ceded	....	....	747	11,968
Disability				
Miscellaneous	....	....	1	3
Total disability (gross)	....	....	1	3
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	13,211	138,185	151,396
Group	....	9,322	9,322
ANNUITIES			
Individual	299	505,766	506,065
Group	....	130,210	130,210
Settlement and disability	93	29,660	29,753
Total reserve for insurance and annuity contracts	13,603	813,143	826,746
Deduct total reserve for reinsured contracts	50	19,630	19,680
Net actuarial reserve carried in the liabilities	13,553	793,513	807,066

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	1,554	1,500	3,054
ANNUITIES			
Individual	61	77	138
Settlement and disability	2	....	2
Total reserve for insurance and annuity contracts	1,617	1,577	3,194
Deduct total reserve for reinsured contracts	....	17	17
Net actuarial reserve carried in the liabilities	1,617	1,560	3,177

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	197	....	197
Reserves for claims payable in instalments	41,432	18,198	23,234
Net actuarial reserve carried in the liabilities	41,629	18,198	23,431

THE MONARCH LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method for C.S.V. deficiencies; Appropriation of Surplus for negative reserves
Policyholder Dividends: The assumptions known below as respects individual participating policies approximate those on which the Company's current dividend scale is based.

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CIA 1969-75 (M) Sel 6.00% IPC, 1978 Canadian	63,796	29,553	....	....
CIA 1969-75 (M) Sel 6.25% IPC, 1978 Canadian	397,725	58,569	....	....
CIA 1969-75 (M) Sel 6.75% IPC, 1978 Canadian	848,385	11,455	....	....
CA 1958-64 (M) Sel 4.75% IPC, 1978 Canadian..	....	....	14,497	7,021
CA 1958-64 (M) Sel 5.00% IPC, 1978 Canadian..	....	....	84,975	6,772
CA 1958-64 (M) Sel 5.25% IPC, 1978 Canadian..	265,653	-2	476,972	4,424

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
a-1949 Proj. B. to 1979 9.00% for 15 yrs. from issue, 4.50% thereafter	....	....	178	1,362
CA 1958-64 (ALB) (M) Sel 5.25% IPC, 1978 Canadian	....	....	33,628	664
CA 1958-64 (M) Ult 9.25% (paid up addition), 1978 Canadian	1,824	787	....	....
CA 1958-64 (M) Sel 7.50% (15 years) 4.25% IPC, 1978 Canadian	....	....	7,014	2,074
CA 1958-64 (M) Sel 9.50% (15 years) 4.25% IPC, 1978 Canadian	....	....	4,159	869
CA 1958-64 (M) Sel 12.50% (15 years) 4.25% IPC, 1978 Canadian	....	....	14,833	2,132
Disability and death waiver benefits	....	1,868	....	533
Accidental death benefits	(326,139)	345	(99,185)	86
Amount held in Dividend Provision	....	-3,135	....	....
Other	140,256	943	912,302	-1,464
Total individual (gross)	1,717,639	100,383	1,548,380	23,111
Reinsurance ceded	106,196	559	328,360	1,124
Group				
Unearned preimums 1958 CSO 3.50%, 1978 Canadian	....	....	202,078	114
Disability benefits	....	....	....	300
Total group (gross)	....	....	202,078	414
Reinsurance ceded	....	....	13,739	67
ANNUITIES				
Individual				
4.75%	....	....	92	716
6.25%	849	4,554	....	....
6.75%	....	....	1	3
8.25% graded to 5.75% after 20 years	71	512	....	....
10.25%-17.50%	....	....	1,517	6,286
7.70%-16.75% (fund basis)	....	....	28,140	66,179
1971 IAM, various graded interest rates	260	2,065	2,900	23,223
a-1989, various graded interest rates	....	....	3,945	25,474
Various graded interest rates	43	113	4,991	22,855
Amount held in dividend provision	....	-90	....	....
Disability and death waiver benefits	....	15	....	5
Other	....	34	....	5
Total individual (gross)	1,223	7,203	41,586	144,746
Reinsurance ceded	....	....	....	....
Group				
Gen Ga 1962 Ga 1951 with full Proj. C using ages in the year indicated 5.25%	....	....	1,115	4,257
Gen Ga 1962 Ga 1951 with full Proj. C using ages in the year indicated 4.50% (15 years) 3.25%	....	....	36	137
Gen Ga 1972 Ga 1951 with full Proj. C using ages in the year indicated 5.50%-6.50% (15 years) 3.75%	....	....	90	345
Gen Ga 1969 Ga 1951 with full Proj. C using ages in the year indicated 6.25%-7.25% (15 years) 3.75%	....	....	97	370
Gen Ga 1962 Ga 1951 with full Proj. C using ages in the year indicated 6.50%-7.25% (15 years) 4.00%	....	....	3,308	12,633
Gen Ga 1962 Ga 1951 with full Proj. C using ages in the year indicated 6.75%-7.75% (15 years) 4.00%	....	....	251	957
Gen Ga 1962 Ga 1951 with full Proj. C using ages in the year indicated 8.50%-9.00% (15 years) 4.00%	....	....	184	704
Gen Ga 1962 Ga 1951 will full Proj. C using ages in the year indicated 14.25%-15.25% (15 years) 4.25%	....	....	170	650
1971 IAM, various graded interest rates	....	....	1,691	13,044
a-1989, various graded interest rates	....	....	810	5,091
Various graded interest rates	....	....	134	356

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
9.00%-18.25% (fund basis)	....	....	....	25,625
Deposit administration	....	....	....	21,710
Total group (gross)	....	....	7,886	85,879
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	260	1,971	379	2,751
Total settlement (gross)	260	1,971	379	2,751
Reinsurance ceded	....	....	1	12
Disability				
Hunter's 3.00%	16	113	1	4
Total disability (gross)	16	113	1	4
Reinsurance ceded	3	17	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	100,383	23,111	123,494
Group	....	414	414
ANNUITIES			
Individual	7,203	144,746	151,949
Group	....	85,879	85,879
Settlement and disability	2,084	2,755	4,839
Total reserve for insurance and annuity contracts	109,670	256,905	366,575
Deduct total reserve for reinsured contracts	576	1,203	1,779
Net actuarial reserve carried in the liabilities	109,094	255,702	364,796

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	1	1
ANNUITIES			
Individual	2	....	2
Settlement and disability	2	....	2
Total reserve for insurance and annuity contracts	4	1	5
Net actuarial reserve carried in the liabilities	4	1	5

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	1	....	1
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	27	11	16
Reserves for claims payable in instalments	306	43	263
Net actuarial reserve carried in the liabilities	334	54	280

MONTREAL LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, Can Mod Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.00% Can. Mod.	138,691	12,714	....	....
CM(5) 3.50% Can. Mod.	41,441	16,628	....	....
1958 CSO 4.50%	4,957	1,392	....	....
CIA 1969-75 S. and U. 8.00% grading down to 3.50% in 2004, 1978 Canadian	36,848	506	1,879,994	22,552
Other	....	897	60,573	2,256
Total individual (gross)	221,937	32,137	1,940,567	24,808
Reinsurance ceded	27,698	71	312,692	671
Group				
Miscellaneous	268,263	522	....	....
Total group (gross)	268,263	522	....	....
Reinsurance ceded	13,520	....	....	....
ANNUITIES				
Individual				
3.00%	....	1,915	....	76
6.75% (15 yrs.) 3.50% thereafter	....	....	....	1,935
1971 IAM Proj. C. 8.00% grading down to 3.50% in 2003	....	....	513	4,302
Vested 1971 IAM Proj. C. 6.00% to 11.00% (15 yrs.) 3.50% thereafter	....	3	3,020	21,456
Deposit administration	....	2,142	....	3,314
Other	....	....	....	728
Total individual (gross)	....	4,060	3,533	31,811
Reinsurance ceded	....	....	....	....
Group				
1971 GAM Proj. D. 8.00% grading down to 3.50%	....	....	1,902	6,230
1971 GAM Proj. D. 6.00%-11.00% (15 yrs.) to 3.50% thereafter	6	38	2,291	17,207
Deposit administration	....	....	....	32,444
Other	....	....	28	683
Total group (gross)	6	38	4,221	56,564
Reinsurance ceded	....	....	....	....
Settlement				
1971 IAM Proj. B. 6.00% to 11.00% (15 years) 3.50% thereafter	10	46	34	162
Total settlement (gross)	10	46	34	162
Reinsurance ceded	1	6	....	1
Disability				
Hunter's 3.00%	2	11	....	....
Total disability (gross)	2	11	....	....
Reinsurance ceded	1	2	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	32,137	24,808	56,945
Group	522	....	522

ANNUITIES			
Individual	4,060	31,811	35,871
Group	38	56,564	56,602
Settlement and disability	57	162	219
Total reserve for insurance and annuity contracts	36,814	113,345	150,159
Deduct total reserve for reinsured contracts	79	672	751
Deduct deferred premiums (less loading)	832	2,993	3,825
Net actuarial reserve carried in the liabilities	35,903	109,680	145,583

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	18	129	147
ANNUITIES			
Individual	....	737	737
Total reserve for insurance and annuity contracts	18	866	884
Deduct total reserve for reinsured contracts	....	25	25
Deduct deferred premiums (less loading)	....	53	53
Net actuarial reserve carried in the liabilities	18	788	806

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	113	22	91
Reserves for claims payable in instalments	737	309	428
Net actuarial reserve carried in the liabilities	850	331	519

MONY LIFE INSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, Linton B
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1958-64, 6.00%, 1978 Canadian	142,472	7,813	....	....
CA 1958-64, 5.00%, 1978 Canadian	28,158	5	112,353	2,185
Other	8,774	308	1,563,167	1,376
Miscellaneous	....	78	....	16,445
Disability benefits	....	118	....	41
Total individual (gross)	179,404	8,322	1,675,520	20,047
Reinsurance ceded	28,746	41	879,837	825
ANNUITIES				
Individual				
Cash value interest rates	55	347	12	57
6.00%	186	393	....	....
Guaranteed interest rate less 2.50%	....	....	534	44,858
Total individual (gross)	241	740	546	44,915
Reinsurance ceded	....	....	17	109

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual..	8,322	20,047	28,369
ANNUITIES			
Individual..	740	44,915	45,655
Total reserve for insurance and annuity contracts........	9,062	64,962	74,024
Deduct total reserve for reinsured contracts............	41	934	975
Deduct deferred premiums (less loading).................	991	1,811	2,802
Net actuarial reserve carried in the liabilities....	8,030	62,217	70,247

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies....................	542	433	109
Reserves for claims payable in instalments..................	386	337	49
Net actuarial reserve carried in the liabilities....	928	770	158

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
OM (5) 3,00%, 1978 Canadian	15,911	13,537	....	....
AM (5) 3.50%, 1978 Canadian	17,018	13,057	....	....
CM (5) 2.50%, 1978 Canadian	66,205	39,968	....	....
CM (5) 3.00%, 1978 Canadian	115,443	77,218	....	....
A 1924-29 2.50%, 1978 Canadian	1,244,250	419,798	....	....
CAA 1949-52 MOD 1 3.00%, 1978 Canadian	495,076	110,881	....	....
CAA 1949-52 MOD 1 3.50%, 1978 Canadian	89,873	22,036	....	....
CAA 1949-52 MOD 2 3.00%, 1978 Canadian	1,206,290	110,925	....	....
CAA 1949-52 MOD 2 3.75%, 1978 Canadian	5,972,929	36,269	....	....
CA 1958-64 (Males) 4.50%, 1978 Canadian	481,529	568	260,709	8,922
Other	8,410,971	8,539	803,694	3,954
Miscellaneous	....	41,159	....	2,451
Deduction for dividends earned to valuation date	....	-29,120	....	....
Total individual (gross)	18,115,495	864,835	1,064,403	15,327
Reinsurance ceded	265,831	2,408	40,205	122
Group				
Term - unearned premium	12,234,431	72	....	....
Extended death - 1970 IGLD 6,00%	16,199	8,448	....	....
Extended death - 1970 IGLD (Mod) 7.00%	20,168	6,885	....	....
Extended death - other	3,356	1,889	....	....
Paid up benefit - Canadian basic group life table (MOD)	4,607	2,776	....	....
Paid up benefit - other	22,345	7,257	....	....
Other	412,764	7,614	....	....
Total group (gross)	12,713,870	34,941	....	....
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
1971 IAM Proj. B. (MOD) 4.50%	227	1,748	1,110	9,673
1971 IAM Proj. B. (MOD) contract interest rates less .75% for 15 yrs. 4.50% thereafter	2,671	20,735	64,081	391,393
Cash values discounted at contract rates less .25%	....	....	....	122,773
Cash values discounted at contract rates less .50%	....	....	7,604	445,685
1971 IAM Proj. B. (MOD) 5.00% to 8.75% for 15 yrs. 4.50% thereafter	....	....	806	6,376
1971 GAM Proj. B. (MOD) contract interest rates less .75% for 15 yrs. 4.50% thereafter	2	11	1,916	11,946
CA 1958-64 2.00%, 1978 Canadian	6	72	....	....
CA 1958-64 2.50%, 1978 Canadian	71	675	....	....
CA 1958-64 3.00%, 1978 Canadian	623	4,524	....	....
CA 1958-64 4.00%, 1978 Canadian	11,146	18,959	....	....
Accumulated balance	....	....	....	448,639
Deduction for dividends earned to valuation date	....	-400	....	....
Other	7	109	36	144
Miscellaneous	....	179	....	....
Total individual (gross)	14,753	46,612	75,553	1,436,629
Reinsurance ceded	....	....	....	....
Group				
Deposit administration - cash flow discounted at guaranteed rates less .50%	....	....	....	60,146

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Deposit administration - cash flow discounted at guaranteed rates less .75%....	....	118,667	....	65,690
Accumulated balance..........................	....	....	....	2,130
1971 GAM Proj. D to 1981 (males) and 2001 (females) 4.50%..............................	219	2,008	6,092	50,540
1971 GAM Proj. D to 1981 (males) and 2001 (females) - contract interest rates less .75% for 15 yrs. 4.50% thereafter...........	818	5,299	23,271	123,063
Miscellaneous..................................	....	....	5,591	43,702
Total group (gross)......................	1,037	125,974	34,954	345,271
Reinsurance ceded........................	....	....	....	....
Settlement				
Miscellaneous..................................	4,759	38,961	205	1,768
Total settlement (gross).................	4,759	38,961	205	1,768
Reinsurance ceded........................	....	....	....	....
Disability				
Miscellaneous..................................	1,357	6,214	6	39
Total disability (gross).................	1,357	6,214	6	39
Reinsurance ceded........................	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual..	864,835	15,327	880,162
Group...	34,941	....	34,941
ANNUITIES			
Individual..	46,612	1,436,629	1,483,241
Group...	125,974	345,271	471,245
Settlement and disability................................	45,175	1,807	46,982
Total reserve for insurance and annuity contracts........	1,117,537	1,799,034	2,916,571
Deduct total reserve for reinsured contracts.............	2,408	122	2,530
Net actuarial reserve carried in the liabilities....	1,115,129	1,798,912	2,914,041

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual..	822	1,018	1,840
Net actuarial reserve carried in the liabilities....	822	1,018	1,840

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies..................................	363	....	363
Reserves for claims payable in instalments...............	130,783	....	130,783
Net actuarial reserve carried in the liabilities....	131,146	....	131,146

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Linton B; Non-Par, Linton B
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1958-64, Basic 6.75%, Riders 5.00%, 1978 Canadian	565,097	72,167		
1958 CSO 4.50%	8,297	1,210		
CA 1958-64, 5.00%, 1978 Canadian			383,546	32,088
Miscellaneous		1,135		567
Other	14,557	555	1,276,286	-1,787
Total individual (gross)	587,951	75,067	1,659,832	30,868
Reinsurance ceded	9,360	139	264,352	1,661
Group				
Unearned premium			7,399,812	7,653
AM (5) 3.50%			133	45
1960 CSG, various			14,638	6,328
1970 IGLD, 5.00%			25,647	11,569
IBNR				2,057
Other			1,090	584
Total group (gross)			7,441,320	28,236
Reinsurance ceded			1,294,996	3,071
ANNUITIES				
Individual				
CA 1958-64 6.75%	362	1,763		
a-1949 M Proj. B (F-5) various	54	386	311	2,242
1971 IAM Proj. B gross premium interest rate less .50% (20 years)4.50% thereafter	14	87	1,314	8,370
Accumulation of net premiums, various		43		37,871
Other	2	17	720	2,958
Total individual (gross)	432	2,296	2,345	51,441
Reinsurance ceded				
Group				
Deposit administration		197,752		56,418
Ga 1961 5.50%	349	2,469	1,009	6,347
GAM 1981 5.50%	479	4,646	303	1,983
Ga 1951 (Proj. C for 20 years) 4.50%			69	311
GAM 1981 6.25%	25	256	783	6,100
GAM 1981 gross premium rate less .50% for 1-15 years 4.50% thereafter	4,467	31,904	864	5,708
Company pension plan				10,049
Other			1	11
Total group (gross)	5,320	237,027	3,029	86,927
Reinsurance ceded		75,658		
Settlement				
1971 IAM Proj. B, various	26	167	65	469
a-1949 Male Proj. B (F-5), various	42	309	33	241
Ga-1951 4.00%			75	333
a(55) 8.50% for 15 years, 4.00% thereafter			28	144
a(55) 7.50% for 15 years, 4.00% thereafter			219	1,740
a(55) 6.50% for 20 years, 4.00% thereafter			477	6,812
a(55), gross premium rate less .50% for 1-15 years, 4.50% thereafter			67	315
GAM 1981, gross premium rate less .50% for 1-15 years 4.50% thereafter			166	756
Other	10	38	62	328
Total settlement (gross)	78	514	1,192	11,138
Reinsurance ceded				

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
Disability				
1952 DIS and 1958 CSO 3.00%	205	50	155	57
2.50%	....	....	34	72
Total disability (gross)	205	50	189	129
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	75,067	30,868	105,935
Group	....	28,236	28,236
ANNUITIES			
Individual	2,296	51,441	53,737
Group	237,027	86,927	323,954
Settlement and disability	564	11,267	11,831
Total reserve for insurance and annuity contracts	314,954	208,739	523,693
Deduct total reserve for reinsured contracts	75,797	4,732	80,529
Deduct deferred premiums (less loading)	2,775	1,329	4,104
Net actuarial reserve carried in the liabilities	236,382	202,678	439,060

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	29,050	4,204	33,254
Group	....	12	12
ANNUITIES			
Individual	138	109	247
Group	....	1,916	1,916
Settlement and disability	1	....	1
Total reserve for insurance and annuity contracts	29,189	6,241	35,430
Deduct total reserve for reinsured contracts	67	217	284
Deduct deferred premiums (less loading)	1,386	170	1,556
Net actuarial reserve carried in the liabilities	27,736	5,854	33,590

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	125	....	125
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	164	....	164
Reserves for claims payable in instalments	37,825	11,562	26,263
Net actuarial reserve carried in the liabilities	38,114	11,562	26,552

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS OUT OF CANADA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserve for individual non-cancellable policies..........	19	....	19
Net actuarial reserve carried in the liabilities....	19	....	19

LA NATIONALE, COMPAGNIE DE REASSURANCE DU CANADA

NOTE: Bases utilisées pour le calcul des réserves actuarielles à l'égard des polices d'assurance individuelle
Méthodes: Non-Participantes, 1978 Canadienne
Taux de Résiliation: Non-Participantes, Expérience réelle
Réserve pour Fléchissement de Valeur de Rachat et Montants des Réserves Négatives: Affectation de l'excédent

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
ASSURANCE				
Individuelle				
CA 1958-64 5.00% 1978 Canadienne..............	....	....	420,996	794
CA 1958-64 5.00% .50 Cx, YRT..................	....	....	340,707	696
CA 1958-64 8.00% à l'émission décroissant de .10% par année jusqu'à atteindre 6.00%, 1978 Canadienne...............	....	....	33,175	1,337
Divers..................................	....	....	843	12
Accumulation de primes à 5.00%..............	....	....	(405,143)	236
50.00% des primes brutes.....................	....	....	....	264
Autre..................................	....	....	1,196,603	436
Total (brut): Individuelle...............	....	....	1,992,324	3,775
Réassurance cédée......................	....	....	1,490,814	2,679
COLLECTIVE				
Primes non-acquises (vie)..................	....	....	396,432	....
115.00% CA 1958-64 Ult. 6.50%..............	....	....	159,686	126
Primes non-acquises (mort accidentelle et mutilation)..............................	....	....	(425,908)	....
1970 IGLD 3.00%...........................	....	....	....	44
1970 IGLD 7.50%...........................	....	....	....	853
CDT 64 modifiée; 8.00% (15ans) 4.25% par la suite.................................	....	....	....	120
Total (brut): Collective..................	....	....	556,118	1,143
Réassurance cédée.........................	....	....	413,362	911
RENTE				
Collective				
GAM 1971; Proj. D 20 ans, 9.80% (15 ans) et 4.75% par la suite......................	....	....	683	2,404
Total (brut): Collective..................	....	....	683	2,404
Réassurance cédée.........................	....	....	586	2,061

PROVISION ACTUARIELLE NETTE - RESUME - VIE PORTEFEUILLE GLOBAL

	Avec Participation $'000	Sans Participation $'000	Total $'000
ASSURANCE			
Individuelle..................................	....	3,775	3,775
Collective....................................	....	1,143	1,143

RENTE			
Collective	....	2,404	2,404
Total de la provision pour les contracts d'assurance et de rente	....	7,322	7,322
Moins le total de la provision pour les acceptations en réassurance	....	5,651	5,651
Provision actuarielle nette portée au passif	....	1,671	1,671

PROVISION ACTUARIELLE NETTE - RESUME - VIE
HORS DU CANADA

	Avec Participation $'000	Sans Participation $'000	Total $'000
ASSURANCE			
Collective	....	648	648
Total de la provision pour les contrats d'assurance et de rente	....	648	648
Moins total de la provision pour les acceptations en réassurance	....	551	551
Provision actuarielle nette portée au passif	....	97	97

NORTH AMERICAN LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method (Par); Appropriation of Surplus (Non-Par)
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
AM (5) 3.00%, 1978 Canadian	36,038	23,624	....	....
1941 CSO 2.50%, 1978 Canadian	236,027	104,425	....	....
1941 CSO 2.75%, 1978 Canadian	60,368	24,440	....	....
1941 CSO 3.25%, 1978 Canadian	36,918	20,690	....	....
1958 CSO 2.50%, 1978 Canadian	597,027	86,275	....	....
1958 CSO 3.00%, 1978 Canadian	3,144,934	216,275	....	....
1958 CSO 3.50%-2.75%, 1978 Canadian	490,280	41,060	....	....
1958 CSO 4.00%-3.50%, 1978 Canadian	857,339	17,308	....	....
Other	1,529,598	37,184	2,309,438	16,632
Disability benefits	....	7,082	....	1,214
Accidental death benefits	(908,503)	573	(70,100)	44
Miscellaneous	36,515	10,131	....	283
Dividend deduction	....	-13,725	....	....
Reinsurance Accepted	690	455	376,385	2,414
Total individual (gross)	7,025,734	575,797	2,685,823	20,587
Reinsurance ceded	316,150	2,882	180,690	1,453
Group				
Association funds	....	....	6,204,751	18,134
Group insurance policies	1,183	117	4,902,462	7,752
Disability benefits	....	56	....	12,489
Rate stabilization	....	....	....	6,423
Total group (gross)	1,183	173	11,107,213	44,798
Reinsurance ceded	....	....	....	51
ANNUITIES				
Individual				
SPRA	160	3,312	150	3,184
FRA	301	4,837	....	....
Nalaccount	....	....	8,597	187,362
a-1949 MOD 6.50% (15) 4.50%	156	1,208	3,880	33,191

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
a-1949 MOD 6.00% (15) 5.00%	....	....	829	6,013
a-1949 MOD 5.00%	260	1,882	517	2,888
a-1949 MOD 6.00%	2	10	26	100
a-1949 MOD 7.00%	171	1,000	647	4,204
a-1949 MOD 7.75% to 9.75% (12) 4.25%	13	133	....	....
a-1949 MOD 8.00% to 17.25% (15) 4.00%	805	5,835	26,747	203,448
Other	1,065	8,759	3	21
Disability benefits	....	13	....	5
Miscellaneous	....	....	264	7
Dividend deduction	....	-161	....	....
Total individual (gross)	2,933	26,828	41,660	440,423
Reinsurance ceded	166	1,407	129	863
Group				
Group annuity	971	9,604	10,811	85,420
Deposit administration	....	5	6,219	98,149
Fixed index guaranteed funds, group RRSP	....	....	....	12,990
Fixed index guaranteed funds, association RRSP	....	....	....	46,306
Fixed index guaranteed funds, group pension	....	....	....	42,615
Dividend and experience refund deduction	....	-261	....	-2,635
Other	....	....	....	7,220
Total group (gross)	971	9,348	17,030	290,065
Reinsurance ceded	115	1,026	140	1,271
Settlement				
a-1949 MOD, various, from insurance policies	1,287	9,440	448	3,714
a-1949 MOD, various, from annuity policies	206	1,554	1,942	14,387
Total settlement (gross)	1,493	10,994	2,390	18,101
Reinsurance ceded	1	7	....	2
Disability				
Individual insurance	111	463	3	9
Group insurance	....	....	44	96
Total disability (gross)	111	463	47	105
Reinsurance ceded	1	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	575,797	20,587	596,384
Group	173	44,798	44,971
ANNUITIES			
Individual	26,828	440,423	467,251
Group	9,348	290,065	299,413
Settlement and disability	11,457	18,206	29,663
Total reserve for insurance and annuity contracts	623,603	814,079	1,437,682
Deduct total reserve for reinsured contracts	5,322	3,640	8,962
Deduct deferred premiums (less loading)	18,204	2,980	21,184
Net actuarial reserve carried in the liabilities	600,077	807,459	1,407,536

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	264,754	7,377	272,131
Group	109	6,265	6,374

ANNUITIES			
Individual	6,458	2,988	9,446
Group	5,243	31,073	36,316
Settlement and disability	2,307	229	2,536
Total reserve for insurance and annuity contracts	278,871	47,932	326,803
Deduct total reserve for reinsured contracts	4,543	2,707	7,250
Deduct deferred premiums (less loading)	8,661	1,378	10,039
Net actuarial reserve carried in the liabilities	265,667	43,847	309,514

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	522	....	522
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	658	114	544
Reserves for claims payable in instalments	47,631	221	47,410
Net actuarial reserve carried in the liabilities	48,811	335	48,476

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
OUT OF CANADA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	78	....	78
Reserve for claims payable in instalments	23,830	....	23,830
Net actuarial reserve carried in the liabilities	23,908	....	23,908

THE NORTH WEST LIFE ASSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, NLP
Termination Rates: Par, Company experience; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method for C.S.V. deficiencies; Appropriation of Surplus for negative reserves
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 4.00% NLP	....	....	19,598	3,243
CA 1958-64 U. 5.00%, 1978 Canadian	31,189	5,894	....	....
CA 1958-64 U. 6.50%, 1978 Canadian	....	....	70,852	5,207
CA 1958-64 U. 8.00% (5 years) 3.50% thereafter NLP	....	....	18,588	3,513
CA 1958-64 U. 8.20% (5 years) 4.50% thereafter NLP	....	....	37,273	4,972
1969-75 CIA S. and U. 10.50% (10 years), 4.50% thereafter NLP	....	....	61,259	3,586
1969-75 CIA S. and U., 10,00% (10 years), 4.50% thereafter NLP	....	....	68,260	7,048
Other	3,196	96	1,265,281	5,410
Disability benefits	....	21	....	111
Additional accidental death benefits	(5,924)	4	(54,678)	31

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Miscellaneous	....	108	....	1,200
Total individual (gross)	34,385	6,123	1,541,111	34,321
Reinsurance ceded	2,781	4	599,648	1,611
Group				
Unearned premium	....	....	43,744	216
Disability benefits	....	....	....	234
Total group (gross)	....	....	43,744	450
Reinsurance ceded	....	....	1,424	....
ANNUITIES				
Individual				
3.50%	....	59	....	77,034
8.50%-11.00% variable	....	....	....	2,761
9.25%-17.00% variable	....	1,373	....	....
11.00%-18.00% variable	....	....	....	24,115
11.25%-17.50% variable	....	....	....	2,126
11.25%-18.00% variable	....	....	....	12,468
11.75%-16.00% variable	....	....	....	3,482
a-1949 Proj. B (20 yrs.) various interest rates	2	15	260	1,946
Other	....	156	698	16,219
Total individual (gross)	2	1,603	958	140,151
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	5	41	19	115
Total settlement (gross)	5	41	19	115
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	6,123	34,321	40,444
Group	....	450	450
ANNUITIES			
Individual	1,603	140,151	141,754
Settlement and disability	41	115	156
Total reserve for insurance and annuity contracts	7,767	175,037	182,804
Deduct total reserve for reinsured contracts	4	1,611	1,615
Deduct deferred premiums (less loading)	75	1,398	1,473
Net actuarial reserve carried in the liabilities	7,688	172,028	179,716

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	5,864	5,864
ANNUITIES			
Individual	....	77,597	77,597
Settlement and disability	....	40	40
Total reserve for insurance and annuity contracts	....	83,501	83,501
Deduct total reserve for reinsured contracts	....	236	236
Deduct deferred premiums (less loading)	....	374	374
Net actuarial reserve carried in the liabilities	....	82,891	82,891

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	1	....	1
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	45	5	40
Reserves for claims payable in instalments	2,843	2	2,841
Net actuarial reserve carried in the liabilities	2,889	7	2,882

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Company experience; Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
110% CA 1958-64 ANB 6.75% 1978 Canadian	17,781	6,848	....	....
110% CA 1958-64 ALB 7.25% 1978 Canadian	381,328	20,760	....	....
110% CA 1958-64 ANB 7.00% grading down to 4.00% after 15 yrs. 1978 Canadian	10,558	721	55,982	16,535
110% CA 1958-64 ALB 7.00% grading down to 4.00% after 15 yrs. 1978 Canadian	114,160	323	650,538	4,990
110% CA 1958-64 ANB 7.25% 1978 Canadian	125,128	40,698	....	....
Other	82,671	6,807	74,776	274
Disability benefits	....	931	....	193
Additional accidental death benefits	(141,378)	111	(51,464)	34
Mortality fluctuation reserve	....	951	....	1,340
Deduction dividend provision	....	-1,333	....	....
Miscellaneous	....	477	....	410
Total individual (gross)	731,626	77,294	781,296	23,776
Reinsurance ceded	44,547	469	79,171	548
Group				
1960 CSG 6.25%	83	48	133	73
Unearned premium	5,551	....	1,120,728	10
Accidental death	....	....	(545,615)	....
1970 IGLD 6.00%	....	12	....	1,743
Contingency or fluctuation reserves	....	....	....	70
Total group (gross)	5,634	60	1,120,861	1,896
Reinsurance ceded	....	....	275,980	420
ANNUITIES				
Individual				
7.25%	3,022	3,631	....	....
6.00% graded	....	....	403	1,997
1971 IAM Proj. to 1978 6.25%	25	200	263	1,895
10.50%	....	....	449	1,935
11.00%	....	....	488	1,894
11.25%	....	....	439	4,603
11.75%	....	....	659	2,445
12.50%	....	....	1,166	4,454
12.75%	....	....	751	2,814
15.25%	....	....	1,070	3,121
16.00%	....	....	636	1,848
Other	36	237	3,957	11,221
Miscellaneous	....	-28	....	....
Total individual (gross)	3,083	4,040	10,281	38,227
Reinsurance ceded	....	....	....	....

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Group				
1971 GAM Proj. to 1978 6.25%	....	....	82	566
Annuity Certain 9.00%	....	....	12	47
Deposit administration	....	....	....	7,388
Total group (gross)	....	....	94	8,001
Reinsurance ceded	....	....	....	....
Settlement				
Various	85	631	20	160
Total settlement (gross)	85	631	20	160
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	33	78	62	202
Total disability (gross)	33	78	62	202
Reinsurance ceded	2	10	15	49

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	77,294	23,776	101,070
Group	60	1,896	1,956
ANNUITIES			
Individual	4,040	38,227	42,267
Group	....	8,001	8,001
Settlement and disability	709	362	1,071
Total reserve for insurance and annuity contracts	82,103	72,262	154,365
Deduct total reserve for reinsured contracts	479	1,017	1,496
Deduct deferred premiums (less loading)	181	92	273
Net actuarial reserve carried in the liabilities	81,443	71,153	152,596

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	8,729	1,987	10,716
Group	....	3	3
ANNUITIES			
Individual	305	....	305
Settlement and disability	39	54	93
Total reserve for insurance and annuity contracts	9,073	2,044	11,117
Deduct total reserve for reinsured contracts	29	1	30
Deduct deferred premiums (less loading)	5	1	6
Net actuarial reserve carried in the liabilities	9,039	2,042	11,081

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	29	27	2

Unearned premiums and mid-terminal reserves for individual non-cancellable policies	304	117	187
Reserves for claims payable in instalments	5,096	2,105	2,991
Net actuarial reserve carried in the liabilities	5,429	2,249	3,180

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
OUT OF CANADA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserve for individual non-cancellable policies	12	3	9
Reserves for claims payable in instalments	3	....	3
Net actuarial reserve carried in the liabilities	15	3	12

OCCIDENTAL LIFE INSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Company experience; Non-Par, Permanent - NIL, Term - Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus for C.S.V. deficiencies; Replacement method for negative reserves
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
90% 1965-70 Basic Sel. M. ANB Mod. 9.00% grading to 4.50% after 20 yrs., 1978 Canadian	57,427	1,080	....	....
Other	900	17	....	....
2300% grading to 300% after 9 yrs. of 1965-70 Basic Sel. M 8.00% grading to 4.50% after 20 yrs., 1978 Canadian	....	....	4,738	216
1965-70 Basic Sel. M ANB Mod. 8.00% grading to 4.50% after 20 yrs., 1978 Canadian	....	....	88,045	1,796
100% (150% after 10th duration for issue age below 55) of 1965-70 Basic Sel. M ANB, 8.00% grading to 4.50% after 20 yrs., 1978 Canadian	....	....	15,549	217
Modifications of CIA 1969-75 Male tables, (to reflect non-smoker mortality) 10.00% grading to 4.50% after 20 yrs., 1978 Canadian	....	....	826,544	1,135
4 year R and C Term, Modifications of CIA 1969-75 Male tables, 10.00% grading to 4.50% after 21 yrs., 1978 Canadian	....	....	1,716,724	1,152
Other	....	....	1,439,930	2,057
Incurred, but not reported death claims	....	5	....	30
Total individual (gross)	58,327	1,102	4,091,530	6,603
Reinsurance ceded	....	....	58,081	250
ANNUITIES				
Individual				
a-1949 Proj. 10 yrs (1972-73 issues), 1971 IAM (1974-82 issues) 3.50% (1972 issues) 5.50% (1973-74), 7.50% (5 yrs.) 4.00% thereafter (other 1980-82) issues)	....	....	727	4,443
Accumulated value	....	....	....	19,159
Other	....	....	....	28
Total individual (gross)	....	....	727	23,630
Reinsurance ceded	....	....	....	....

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
Group				
Deposit administration contracts: accumulated plan values	....	....	....	4,718
Company retirement plans: accumulated plan values	....	....	....	4,814
Other	....	....	....	696
Total group (gross)	....	....	....	10,228
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	1,102	6,603	7,705
ANNUITIES			
Individual	....	23,630	23,630
Group	....	10,228	10,228
Total reserve for insurance and annuity contracts	1,102	40,461	41,563
Deduct total reserve for reinsured contracts	....	250	250
Deduct deferred premiums (less loading)	247	1,974	2,221
Net actuarial reserve carried in the liabilities	855	38,237	39,092

PIONEER LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Company experience; Non-Par, Linton A
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
100-130% of 1965-1970 Basic S. and U. (mixed) 9.00% grading to 4.00%, 1978 Canadian	3,680	54	135,461	-424
100-130% of 1965-1970 Basic S. and U. (mixed) 8.60% grading to 4.00%, 1978 Canadian	576,311	18,869	....	....
1958 CSO 3.50%	15,954	3,550	72	16
1965-70 Basic S. and U. (Male) 10.00% grading to 4.50%, 1978 Canadian	....	....	263,528	-183
1965-70 Basic S. and U. (Male) 10.00% grading to 5.50%, 1978 Canadian	....	....	176,878	-858
Other	9,545	391	108,983	1,258
Total individual (gross)	605,490	22,864	684,922	-191
Reinsurance ceded	....	36	....	11
ANNUITIES				
Individual				
Cash value	....	....	....	5,716
Total individual (gross)	....	....	....	5,716
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	22,864	-191	22,673
ANNUITIES			
Individual	....	5,716	5,716
Total reserve for insurance and annuity contracts	22,864	5,525	28,389
Deduct total reserve for reinsured contracts	36	11	47
Deduct deferred premiums (less loading)	1,572	157	1,729
Net actuarial reserve carried in the liabilities	21,256	5,357	26,613

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	925	925
Net actuarial reserve carried in the liabilities	....	925	925

PITTS LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Non-Par, NLP
Termination Rates: Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CIA 1969-75 ULT, 5.00% NLP	....	....	110,824	480
CIA 1969-75 ULT, 8.00% (10 yrs.), 7.00% (10 yrs.), 4.00% thereafter	....	....	33,800	32
500% of CIA 1969-75 ULT, 5.00% NLP	....	....	4,324	136
Sub-standard premium	....	....	....	7
Other	....	....	....	5
Accidental death benefit	....	....	(5,854)	2
Total individual (gross)	....	....	148,948	662
Reinsurance ceded	....	....	62,085	110
Group				
Unearned premium	....	....	....	71
Contingency Reserve	....	....	....	28
1970 IGLD 3.00%	....	....	....	33
Total group (gross)	....	....	....	132
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
IAM 1971 table 5.00%, IAM 1971 7.50% loaded 15.00%	....	....	....	93
Total individual (gross)	....	....	....	93
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	662	662
Group	....	132	132
ANNUITIES			
Individual	....	93	93
Total reserve for insurance and annuity contracts	....	887	887
Deduct total reserve for reinsured contracts	....	110	110
Net actuarial reserve carried in the liabilities	....	777	777

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	778	2	776
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	163	1	162
Reserves for claims payable in instalments	1,819	138	1,681
Net actuarial reserve carried in the liabilities	2,760	141	2,619

RELIABLE LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, Can Mod; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
AM (5) 3.00% NLP	181	70	....	....
AM (5) 3.00% Can. Mod	784	471	....	....
AM (5) 3.00% Paid-up	813	511	....	....
AM (5) 3.00% Bonus addition	109	73	....	....
AM (5) 3.50% Can. Mod	34	22	....	....
AM (5) 3.50% Paid-up	154	111	....	....
1941 CSO 3.50% Can. Mod	4,767	998	....	....
1958 CSO 3.00% NLP	968	370	....	....
1958 CSO 3.50% Can. Mod	40	....	7,172	188
1941 CSO 3.50% Paid-up	409	160	....	....
Unearned premium	....	....	8,125	17
Other	354	80	15,753	572
Miscellaneous	(5,975)	37	(5,534)	15
Total individual (gross)	8,613	2,903	31,050	792
Reinsurance ceded	1,051	289	15,421	249
Group				
1960 CSG	....	....	540,857	1,321
Group mortality reserve	....	....	....	300
Unearned premium	....	....	941	16
Other	....	....	1,917	27
Total group (gross)	....	....	543,715	1,664
Reinsurance ceded	....	....	13,162	44

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	2,903	792	3,695
Group	....	1,664	1,664
Total reserve for insurance and annuity contracts	2,903	2,456	5,359
Deduct total reserve for reinsured contracts	289	293	582
Deduct deferred premiums (less loading)	12	18	30
Net actuarial reserve carried in the liabilities	2,602	2,145	4,747

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	2,196	136	2,060
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	5,715	5,270	445
Reserves for claims payable in instalments	868	374	494
Net actuarial reserve carried in the liabilities	8,779	5,780	2,999

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Company experience; Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1958-64 S. and U. 6.00%, 1978 Canadian	28C,486	39,969	....	....
CA 1958-64 S. and U. 7.25% (20 yrs.), 5.00% (5 yrs.), 3.75% thereafter, 1978 Canadian	....	....	28,673	11,029
CA 1958-64 S. and U. 7.25% (15 yrs.), 6.25% (5 yrs.), 4,75% (5 yrs.), 3.75% thereafter, 1978 Canadian	....	....	60,910	9,888
CA 1958-64 S. and U. 7.25% (5 yrs.), 6.25% (5 yrs.), 4.75% (5 yrs.), 3.75% thereafter, 1978 Canadian	....	....	185,483	2,461
Disability benefits	....	331	....	191
Accidental death benefits	(143,056)	79	(86,234)	57
Miscellaneous	57,495	1,866	544,502	1,341
YRT and 5 Year renewable term	....	....	809,725	-1,590
Dividend Adjustment	....	-2,008	....	....
Total individual (gross)	337,981	40,237	1,629,293	23,377
Reinsurance ceded	91,642	4,060	1,249,695	-971
Group				
Other	....	....	854	....
Total group (gross)	....	....	854	....
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
6.00% 1978 Canadian	124	615	....	....

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
Accumulation of net premiums at various rates of interest	413	2,394	....	....
7.25% (5 yrs.) 3.50% thereafter 1978 Canadian	....	....	33	311
a 1949 Proj. 10 yrs., 7.25% (15 yrs.) 3.50% thereafter	51	385	111	634
Total individual (gross)	588	3,394	144	945
Reinsurance ceded	....	....	3	19
Settlement				
a-1949 proj. 20 yrs., 7.25% (15 yrs.) 3.50% thereafter	100	816	31	201
Total settlement (gross)	100	816	31	201
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	3	23	4	27
Total disability (gross)	3	23	4	27
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	40,237	23,377	63,614
ANNUITIES			
Individual	3,394	945	4,339
Settlement and disability	839	228	1,067
Total reserve for insurance and annuity contracts	44,470	24,550	69,020
Deduct total reserve for reinsured contracts	4,060	-952	3,108
Deduct deferred premiums (less loading)	1,718	1,701	3,419
Net actuarial reserve carried in the liabilities	38,692	23,801	62,493

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	464	464
Total reserve for insurance and annuity contracts	....	464	464
Deduct total reserve for reinsured contracts	....	464	464
Net actuarial reserve carried in the liabilities	....	....	NIL

SUN LIFE ASSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, Gross premium valuation; Non-Par, Gross premium valuation
Termination Rates: Par, Company experience; Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method
Policyholder Dividends: Valued as a specific benefit

INSURANCE				
Individual				
1978 SL Can (M) 7.70% (8.40% for 1975 and later issues)	7,870,697	853,433	....	....

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
1978 SL USA (M) 6.40% (6.80% (20 yrs.), 6.60% thereafter, or 6.80%, for some 1980 and later issues)	5,163,262	927,963	....	....
1978 SL UK, Eire and Malta (M) 7.60% (8.00% for 1984 and later issues)	2,914,188	874,901	....	....
1978 SL Philippines (C) 8.20% (9.00% for 1976 and later issued)	505,802	38,871	....	....
1978 SL Can (M) 7.70% (15 yrs.) 3.75% thereafter	....	....	80,395	17,340
1978 SL USA (M) 6.40% (15 yrs.) 3.50% thereafter	....	....	10,619	6,591
Other territories (excluding term)	284,746	39,238	1,726	1,215
Basic term and term riders	4,971,027	35,389	6,559,735	21,508
Accidental death benefits	(6,168,491)	6,151	(965,760)	260
Disability benefits	....	24,484	....	1,150
Other	....	16,512	....	863
Deduction for dividend provision	....	-164,597	....	....
Total individual (gross)	21,709,722	2,652,345	6,652,475	48,927
Reinsurance ceded	91,557	4,677	169,540	718
Group				
Level premium	12	9	455,591	988
Term	35,759,964	2,310	17,521,841	3,587
1970 IGLD 3.50% to 7.50%	69,843	58,011	37,111	29,470
Paid-up life (miscellaneous)	42,400	25,381	51,156	19,340
Other	....	2,570	....	680
Total group (gross)	35,872,219	88,281	18,065,699	54,065
Reinsurance ceded	....	....	66,122	23
ANNUITIES				
Individual				
Canada - Net premium accumulation at 3.00%	2,845	15,541	....	....
Net premium accumulation at various rates	749	2,713	....	....
Retrospective net premium accumulation	....	....	....	511,147
5.50%-15.90%	4	9	32,500	183,870
90% IAM 1971 (1% Proj.) at 3.50% to 7.80%/3.70%	....	....	1,507	15,141
90% IAM 1971 (1% Proj.) at 8.00% to 8.80%/3.70%	....	....	8,876	87,754
90% IAM 1971 (1% Proj.) at 9.00% to 9.40%/3.70%	....	....	17,554	170,857
90% IAM 1971 (1% Proj.) at 9.50% to 12.30%/3.70%	....	....	8,564	78,196
90% IAM 1971 (1% Proj.) at 12.60% to 15.90%/3.70%	....	....	19,252	143,670
Other life annuities	....	....	574	3,734
US and Foreign - life annuities	....	....	2,173	15,144
US and Foreign - Other	998	6,708	45	4,966
Retirement annuities vested (various bases)	1,009	8,190	....	....
Disability benefits	....	101	....	19
Deduction for dividend provision	....	-1,032	....	....
Total individual (gross)	5,605	32,230	91,045	1,214,498
Reinsurance ceded	....	....	....	....
Group				
Ga 1951 Proj. C 5.00%	3,874	33,280	....	....
Ga 1951 Proj. C at 7.00%/3.50%	7,308	72,728	....	....
Ga 1951 Proj. C 2.50% to 4.00%	2,816	27,559	....	....
Ga 1951 Proj. C 7.00%/4.00%	10	102	....	....
90% GAM 1971 (1.50% Proj.) at 6.75%/3.50%	102	820	4,315	31,643
90% GAM 1971 (1.50%) Proj.) at 7.25%/3.50%	524	4,282	6,463	46,124
90% GAM 1971 (1.50% Proj.) at 8.00%/3.50%	184	1,290	9,603	66,342
Ga 1961 5.50%	920	5,846	10,852	74,775
90% GAM 1971 (1.50% Proj.) interest varying from 4.75%/3.00% to 16.90% to 4.00%	958	6,968	23,936	144,647
1937 SA 2.50%	3,122	26,813	....	....
1937 SA 3.00% to 5.00%	768	6,993	4,344	35,889
1937 SA (-2 to N.R.A.) 3.00% to 5.00%	35	320	9,255	33,097
Other	2,020	19,385	....	45,989

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Deposit administration	....	371,284	....	70,277
Term Deposit Fund - accumulation at various rates of interest	....	5,288	....	155,199
Total group (gross)	22,641	582,958	68,768	703,982
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	10,826	91,751	2,890	26,203
Total settlement (gross)	10,826	91,751	2,890	26,203
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	857	2,443	192	549
Total disability (gross)	857	2,443	192	549
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	2,652,345	48,927	2,701,272
Group	88,281	54,065	142,346
ANNUITIES			
Individual	32,230	1,214,498	1,246,728
Group	582,958	703,982	1,286,940
Settlement and disability	94,194	26,752	120,946
Total reserve for insurance and annuity contracts	3,450,008	2,048,224	5,498,232
Deduct total reserve for reinsured contracts	4,677	741	5,418
Deduct deferred premiums (less loading)	85,069	6,919	91,988
Net actuarial reserve carried in the liabilities	3,360,262	2,040,564	5,400,826

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	1,820,983	18,394	1,839,377
Group	16,593	4,183	20,776
ANNUITIES			
Individual	13,423	20,109	33,532
Group	344,610	114,623	459,233
Settlement and disability	27,509	8,138	35,647
Total reserve for insurance and annuity contracts	2,223,118	165,447	2,388,565
Deduct total reserve for reinsured contracts	3,827	272	4,099
Deduct deferred premiums (less loading)	53,625	2,661	56,286
Net actuarial reserve carried in the liabilities	2,165,666	162,514	2,328,180

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	8,807	....	8,807

Unearned premiums and mid-terminal reserves for individual non-cancellable policies	2,066	17	2,049
Reserves for claims payable in instalments	333,019	208	332,811
Net actuarial reserve carried in the liabilities	343,892	225	343,667

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
OUT OF CANADA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	217	....	217
Reserve for individual non-cancellable policies	724	3	721
Reserves for claims payable in instalments	57,327	1	57,326
Net actuarial reserve carried in the liabilities	58,268	4	58,264

TORONTO MUTUAL LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, Can Mod; Non-Par, Can Mod
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of surplus
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual and Industrial				
HM 3.50% NLP	194	153	....	....
AM (5) 3.50% Can. Mod	12,985	5,724	....	....
A 1924-29 3.50% Can. Mod	89,149	9,664	43,102	204
CA 1958-64 S. and U. 7.50% grading down to 6.50%, 1978 Canadian	....	....	20,445	857
S.I. 3.00% F.P.T	762	495	....	....
1941 CSO, 2.50% NLP 1948 to 9/30/63	1,838	778	....	....
1958 CSO, 2.50% NLP, issues from 10/1/63	16,047	1,952	....	....
Other	820,633	6,640	45,857	1,332
Disability benefits	....	400	....	72
Additional accidental death benefits	(56,413)	34	(14,734)	9
Miscellaneous	81	280	56	16
Total individual and industrial (gross)	941,689	26,120	109,460	2,490
Reinsurance ceded	567,575	1,437	51,238	802
ANNUITIES				
Individual				
Accumulation	33	250	6,406	7,903
Other	225	455	44	194
Total individual (gross)	258	705	6,450	8,097
Reinsurance ceded	....	....	2	15
Group				
Miscellaneous	7	56	....	....
Total group (gross)	7	56	....	....
Reinsurance ceded	....	....	....	....
Settlement				
3.00%	10	49	....	....
Total settlement (gross)	10	49	....	....
Reinsurance ceded	....	....	....	....

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Disability				
Miscellaneous	7	39	....	....
Total disability (gross)	7	39	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual and industrial	26,120	2,490	28,610
ANNUITIES			
Individual	705	8,097	8,802
Group	56	....	56
Settlement and disability	88	....	88
Total reserve for insurance and annuity contracts	26,969	10,587	37,556
Deduct total reserve for reinsured contracts	1,437	817	2,254
Deduct deferred premiums (less loading)	1,048	219	1,267
Net actuarial reserve carried in the liabilities	24,484	9,551	34,035

TRAVELERS LIFE INSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Non-Par, 1978 Canadian
Termination Rates: Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
110% CA 1958-64, 6.50%, 1978 Canadian	....	....	653,237	4,548
Miscellaneous	....	....	....	1,082
Total individual (gross)	....	....	653,237	5,630
Reinsurance ceded	....	....	429,403	223
Group				
Unearned Premiums	....	....	2,934,765	7
1958 CSO 7.50%	....	....	272	120
Disability benefits	....	....	....	3,054
Total group (gross)	....	....	2,935,037	3,181
Reinsurance ceded	....	....	2,450,347	2,547
ANNUITIES				
Individual				
Fund Accumulations	....	....	....	48,921
1971 IAM 9.50%, 1978 Canadian	....	....	202	1,256
Other	....	....	....	25
Total individual (gross)	....	....	202	50,202
Reinsurance ceded	....	....	....	....
Group				
Fund accumulations	....	....	....	62,301
1971 GAM (10 yrs.), 7.50%	....	....	1,744	7,935
1971 GAM (10 yrs.), 9.50%	....	....	1,864	14,050
Other	....	....	1,346	3,148
Total group (gross)	....	....	4,954	87,434
Reinsurance ceded	....	....	....	....

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Settlement				
9.50%, 1978 Canadian	....	....	16	127
1971 GAM 7.50% 1978 Canadian	....	....	83	890
Total settlement (gross)	....	....	99	1,017
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	....	....	58	181
Total disability (gross)	....	....	58	181
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	5,630	5,630
Group	....	3,181	3,181
ANNUITIES			
Individual	....	50,202	50,202
Group	....	87,434	87,434
Settlement and disability	....	1,198	1,198
Total reserve for insurance and annuity contracts	....	147,645	147,645
Deduct total reserve for reinsured contracts	....	2,770	2,770
Deduct deferred premiums (less loading)	....	852	852
Net actuarial reserve carried in the liabilities	....	144,023	144,023

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	94	....	94
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	2,271	59	2,212
Reserves for claims payable in instalments	20,332	1,864	18,468
Net actuarial reserve carried in the liabilities	22,697	1,923	20,774

THE WAWANESA MUTUAL LIFE INSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Replacement method
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.00% 1978 Canadian	98,770	7,340	....	....
CA 1958-64 4.25% 1978 Canadian	21,812	80	17,461	869
CA 1958-64 5.25% 1978 Canadian	75,874	240	297,966	516
Other	541	277	135,937	276

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Miscellaneous	(27,518)	388	(36,725)	240
Total individual (gross)	196,997	8,325	451,364	1,901
Reinsurance ceded	15,499	40	86,525	156
Group				
Unearned premium	....	....	183,936	10
Total group (gross)	....	....	183,936	10
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
3.50%	5,106	18,394	....	....
4.00%	80	1,135	....	....
7.50%	....	....	131	498
8.00%	....	....	374	1,263
13.50%	....	....	5,545	5,551
13.75%	....	....	229	1,077
14.50%	....	....	2,400	2,445
a-1959 3.50%	262	2,554	....	....
a-1959 7.50% (15 yrs.) 4.00% thereafter	....	....	113	962
1971 IAM 8.25% (15 yrs.) 4.25% thereafter	....	....	74	633
1971 IAM 12.50% (15 yrs.) 4.25% thereafter	....	....	193	1,397
Other	51	316	639	2,142
Total individual (gross)	5,499	22,399	9,698	15,968
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	8,325	1,901	10,226
Group	....	10	10
ANNUITIES			
Individual	22,399	15,968	38,367
Total reserve for insurance and annuity contracts	30,724	17,879	48,603
Deduct total reserve for reinsured contracts	40	156	196
Deduct deferred premiums (less loading)	600	645	1,245
Net actuarial reserve carried in the liabilities	30,084	17,078	47,162

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments	16	....	16
Net actuarial reserve carried in the liabilities	16	....	16

THE WESTERN LIFE ASSURANCE COMPANY

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, Company experience; Non-Par, Company experience
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of surplus
Policyholder Dividends: Valued as a specific benefit

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
110% CIA 1969-75 Select, 7.00% for policies issued prior to 1981, 8.00% for policies issued in 1981 and after, 1978 Canadian	19,470	4,552	....	....
120% CIA 1969-75 Select, 7.00% for policies issued prior to 1981, 8.00% for policies issued in 1981 and after, grading down to 4.00%, 1978 Canadian	....	....	225,663	4,869
Miscellaneous	....	45	....	131
Total individual (gross)	19,470	4,597	225,663	5,000
Reinsurance ceded	819	30	136,021	293
ANNUITIES				
Individual				
Cash Value	....	4	40	201
1971 IAM (-1) M, (-7) F, 6.00%	....	....	40	252
Total individual (gross)	....	4	80	453
Reinsurance ceded	....	....	30	185
Settlement				
1971 IAM (-1)M, (-7)F, 6.00%	4	22	8	25
Total settlement (gross)	4	22	8	25
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	4,597	5,000	9,597
ANNUITIES			
Individual	4	453	457
Settlement and disability	22	25	47
Total reserve for insurance and annuity contracts	4,623	5,478	10,101
Deduct total reserve for reinsured contracts	30	478	508
Deduct deferred premiums (less loading)	68	214	282
Net actuarial reserve carried in the liabilities	4,525	4,786	9,311

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	38	18	20
Reserves for claims payable in instalments	12	3	9
Net actuarial reserve carried in the liabilities	50	21	29

ZURICH LIFE INSURANCE COMPANY OF CANADA

NOTE: Bases used in computing actuarial reserves for individual insurance policies:
Methods: Par, 1978 Canadian; Non-Par, 1978 Canadian
Termination Rates: Par, NIL; Non-Par, NIL
C.S.V. Deficiencies and/or Amounts of Negative Reserves: Appropriation of Surplus
Policyholder Dividends: Provided from margins in valuation assumptions

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
AM (5) 3.50% 1978 Canadian	16,830	9,903	18,329	8,807
A 1924-29 3.00% Single premium	3,190	1,787	....	....
CA 1958-64 Select 5.00% 1978 Canadian	73,602	574	1,075,044	11,086
CA 1958-64 Select 7.00% 1978 Canadian	104,902	16,625	....	....
Miscellaneous	106,392	1,690	860,369	1,513
Total individual (gross)	304,916	30,579	1,953,742	21,406
Reinsurance ceded	3,304	54	58,151	985
Group				
1970 IGLD 5.00%	....	....	(5,495)	2,265
Miscellaneous	....	....	1,142,013	1,013
Total group (gross)	....	....	1,142,013	3,278
Reinsurance ceded	....	....	53,072	157
ANNUITIES				
Individual				
3.00% Flexible Premium	....	....	....	8,595
3.50%	....	2,611	....	10
1971 IAM Proj. B to 1978 6.50% (15 yrs.) 5.00% thereafter	7	62	359	2,598
1971 IAM Proj. B to 1978 9.25% (15 yrs.) 5.00% thereafter	10	84	462	3,588
1971 IAM Proj. B to 1978 10.00% (15 yrs.) 5.00% thereafter	12	97	581	4,508
1971 IAM Proj. B to 1978 13.00% (15 yrs.) 5.00% thereafter	8	46	439	2,979
1971 IAM Proj. B to 1978 13.25% (15 yrs.) 5.00% thereafter	4	30	231	1,562
1971 IAM Proj. B to 1978 15.50% (20 yrs.) 5.00% thereafter	....	....	563	3,755
1971 IAM Proj. B to 1978 17.00% (15 yrs.) 5.00% thereafter	19	117	1,019	6,074
Miscellaneous	27	214	524	3,663
Total individual (gross)	87	3,261	4,178	37,332
Reinsurance ceded	....	....	....	....
Group				
Deferred: under 8.00%	....	....	....	1,403
Deposit administration 8.00% and over	....	....	....	9,296
Vested: Miscellaneous	....	....	305	2,447
Contingency reserves	....	....	....	3
Total group (gross)	....	....	305	13,149
Reinsurance ceded	....	....	....	....
Settlement				
Individual	40	306	21	153
Group	....	....	31	117
Total settlement (gross)	40	306	52	270
Reinsurance ceded	....	....	....	....
Disability				
Individual	1	4	....	....
Group	....	....	33	100
Total disability (gross)	1	4	33	100
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE
TOTAL BUSINESS

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	30,579	21,406	51,985
Group	....	3,278	3,278

ANNUITIES			
Individual	3,261	37,332	40,593
Group	....	13,149	13,149
Settlement and disability	310	370	680
Total reserve for insurance and annuity contracts	34,150	75,535	109,685
Deduct total reserve for reinsured contracts	54	1,142	1,196
Net actuarial reserve carried in the liabilities	34,096	74,393	108,489

NET ACTUARIAL RESERVE - SUMMARY - LIFE
OUT OF CANADA

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	20	20
Net actuarial reserve carried in the liabilities	....	20	20

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned Premiums on other than individual non-cancellable policies	319	287	32
Reserves for claims payable in instalments	8,471	7,812	659
Net actuarial reserve carried in the liabilities	8,790	8,099	691

The following company is registered to transact accident and sickness insurance business only.

CONSTELLATION ASSURANCE COMPANY

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS
TOTAL BUSINESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	382	27	355
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	6,753	5,795	958
Reserves for claims payable in instalments	48,486	5,429	43,057
Net actuarial reserve carried in the liabilities	55,621	11,251	44,370

BRITISH COMPANIES - COMPAGNIES BRITANNIQUES

COMMERCIAL UNION ASSURANCE COMPANY PLC

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
A 1969-75 5.00% New Can. Method with explicit provisions for dividends	202,082	20,002	....	....
A 1969-75 5.00% New Can. Method	102,208	6,056	966,751	16,960
A 1969-75 5.00% NLP	66,011	19,924	....	....
A1969-75 7.50% ADJ	44,195	69	2,225,411	2,851
Other	....	230	....	1,003
Disability benefits	....	625	....	422
Additional accidental death benefits	(99,732)	59	(164,385)	72
Total individual (gross)	414,496	46,965	3,192,162	21,308
Reinsurance ceded	12,261	44	905,260	2,229
Group				
A 1969-75 5.00% - New Can. Method	329	127	....	....
Other	188,077	718	1,001,304	127
Disability benefits - Kreiger table 3.00% NLP	....	....	....	1,090
Total group (gross)	188,406	845	1,001,304	1,217
Reinsurance ceded	68	....	75,736	....
ANNUITIES				
Individual				
6.00% 1971 IAM New Canadian Method with explicit provision for dividends	635	2,466	....	....
6.00% 1971 IAM NLP	139	614	....	....
6.00% 1971 IAM New Canadian Method	....	....	22	191
7.00% 1971 IAM	24	193	135	908
Accumulation Deposits	5,500	26,046	....	....
Total individual (gross)	6,298	29,319	157	1,099
Reinsurance ceded	....	....	....	....
Group				
6.00% 1971 GAM	....	....	287	1,020
7.00% 1971 IAM	2	10	78	608
Fund accumulation	....	....	....	3,086
Total group (gross)	2	10	365	4,714
Reinsurance ceded	....	....	....	....
Settlement				
7.00% interest only	5	10	11	46
7.00% 1971 IAM	27	232	13	122
Total settlement (gross)	32	242	24	168
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	46,965	21,308	68,273
Group	845	1,217	2,062
ANNUITIES			
Individual	29,319	1,099	30,418
Group	10	4,714	4,724
Settlement and disability	242	168	410
Total reserve for insurance and annuity contracts	77,381	28,506	105,887
Deduct total reserve for reinsured contracts	44	2,229	2,273
Deduct deferred premiums (less loading)	904	3,606	4,510
Net actuarial reserve carried in the liabilities	76,433	22,671	99,104

CO-OPERATIVE INSURANCE SOCIETY LIMITED

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
One year's premiums	....	....	138,692	324
Miscellaneous	....	....	....	12
Total individual (gross)	....	....	138,692	336
Reinsurance ceded	....	....	....	....
Group				
One year's premiums	....	....	39,772	236
Total group (gross)	....	....	39,772	236
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	336	336
Group	....	236	236
Total reserve for insurance and annuity contracts	....	572	572
Net actuarial reserve carried in the liabilities	....	572	572

THE MERCANTILE AND GENERAL REINSURANCE COMPANY PLC

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CIA 1969-75 5.00% NLP	....	....	1,120,846	8,076
CIA 1969-75 5.00% 1978 Canadian	....	....	1,311,698	9,782
80% CIA 1969-75 5.00% NLP	....	....	972,083	7,394
80% CIA 1969-75 5.00% 1978 Canadian	....	....	960,080	1,391
120% CIA 1969-75 5.00% NLP	....	....	156,345	2,418
A 1949-52 3.50% Can. Mod.	....	....	7,126	1,598
Unearned premium	....	....	....	209
Mod. 1965-70 10.00%-8.25% NLP	....	....	500,696	1,247
Additional mortality	....	....	....	1,019
Other	....	....	171,659	891
Total individual (gross)	....	....	5,200,533	34,025
Reinsurance ceded	....	....	898,296	4,923
Group				
Disability, 75% of sum assured	....	....	....	3,619
Mortality fluctuation	....	....	....	652
Unearned premium	....	....	2,148,471	1,194
Total group (gross)	....	....	2,148,471	5,465
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
1971 IAM Proj. B 5.00%-9.35% grading to 4.00% after 20 yrs	....	....	105	762
1971 IAM Proj. B 8.00% grading to 4.00% after 20 yrs	....	....	80	164
Total individual (gross)	....	....	185	926
Reinsurance ceded	....	....	4	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	34,025	34,025
Group	....	5,465	5,465
ANNUITIES			
Individual	....	926	926
Total reserve for insurance and annuity contracts	....	40,416	40,416
Deduct total reserve for reinsured contracts	....	4,923	4,923
Net actuarial reserve carried in the liabilities	....	35,493	35,493

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	723	74	649
Unearned premiums and mid-terminal reserves for ind. non-cancellable policies	4,361	40	4,321
Reserves for claims payable in instalments	34,118	269	33,849
Net actuarial reserve carried in the liabilities	39,202	383	38,819

THE MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY LIMITED

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual and Industrial				
A 1949-52 Ult. 3.00% NLP	1,102	743	279	194
A 1949-52 Ult. 3.00%	1,126	822	....	....
ELT No. 9 (M) 2.50% NLP	....	....	1,011	803
Miscellaneous	....	6	....	22
Total individual and industrial (gross)	2,228	1,571	1,290	1,019
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual and industrial	1,571	1,019	2,590
Net actuarial reserve carried in the liabilities	1,571	1,019	2,590

NRG LONDON REINSURANCE COMPANY LIMITED

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1958-64 5.00%, 1978 Canadian	....	....	85,192	155
.50 Cx CA 1958-64 5.00%	....	....	12,726	22
C.I.A. 1969-75 7.00%(1) 7.25%(2) 7.625%(3-6) decreasing linearly to 4.25% after 30 years following issue	....	....	8,812	-32

65% C.I.A. 1969-75 9.00%, 1978 Canadian	....	....	117,714	-25
CA 1958-64 variable interest, 1978 Canadian	....	....	3,325	132
Accumulation of premiums 5.00%	....	....	(40,050)	24
50% of gross premium	....	....	....	12
Other	....	....	8,407	149
Total individual (gross)	....	....	236,176	437
Reinsurance ceded	....	....	....	....
Group				
Disability	....	....	....	18
Total group (gross)	....	....	....	18
Reinsurance ceded	....	....	....	....
ANNUITIES				
Group				
1971 GAM, Proj. D (20 yrs.) 9.80% for 15 yrs, 4.75% thereafter	....	....	171	601
Total group (gross)	....	....	171	601
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	437	437
Group	....	18	18
ANNUITIES			
Group	....	601	601
Total reserve for insurance and annuity contracts	....	1,056	1,056
Net actuarial reserve carried in the liabilities	....	1,056	1,056

THE NORWICH UNION LIFE INSURANCE SOCIETY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1958-64 5.00% FPT CSV Floor	160,986	22,351	124,990	17,265
CA 1958-64 5.00% FPT	58,522	348	226,898	1,925
Accumulation of premium at 3.00%	60	11	6,877	795
A 1924-29 3.00% single premium	2,644	1,724	....	....
A 1949-52 3.75% single premium	22,185	8,039	....	....
Miscellaneous	88	347	1,365	238
Total individual (gross)	244,485	32,820	360,130	20,223
Reinsurance ceded	4,260	58	39,870	436
Group				
Various benefits and bases	....	....	264,554	1,183
Total group (gross)	....	....	264,554	1,183
Reinsurance ceded	....	....	79,280	116
ANNUITIES				
Individual				
GA 1971 6.75%-8.50%	....	....	409	2,730
3.00% FPT interest only	1,447	5,198	....	....
3.50% FPT interest only	....	....	59	381
3.50% FPT	1,024	1,459	....	....
4.00% NLP	....	....	11	99
Other	....	....	1,409	7,594
Disability benefits and additional deposits	95	565	5	55
Total individual (gross)	2,566	7,222	1,893	10,859
Reinsurance ceded	....	....	....	....

Group				
Ga 1971 6.75%-7.50% single premium			4,298	17,466
Ga 1971 6.75%-8.50%			3,357	27,011
Ga 1971 3.50% (5.50%) single premium	294	1,836		
Other				764
Deposit administration				5,347
Total group (gross)	294	1,836	7,655	50,588
Reinsurance ceded				
Settlement				
A(55) 6.75%			55	523
Total settlement (gross)			55	523
Reinsurance ceded				
Disability				
A(55) 3.50%			12	89
Total disability (gross)			12	89
Reinsurance ceded				

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	32,820	20,223	53,043
Group		1,183	1,183
ANNUITIES			
Individual	7,222	10,859	18,081
Group	1,836	50,588	52,424
Settlement and disability		612	612
Total reserve for insurance and annuity contracts	41,878	83,465	125,343
Deduct total reserve for reinsured contracts	58	552	610
Deduct deferred premiums (less loading)	779	635	1,414
Net actuarial reserve carried in the liabilities	41,041	82,278	123,319

PHOENIX ASSURANCE COMPANY LIMITED

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
A 1949-52 2.50% NLP	149	133	2	2
One year's premium			67,617	116
Disability benefits				9
Additional accidental death benefits			(10,141)	35
Additional reserve		13		326
Miscellaneous				1
Total individual (gross)	149	146	67,619	489
Reinsurance ceded				

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	146	489	635
Net actuarial reserve carried in the liabilities	146	489	635

THE PRUDENTIAL ASSURANCE COMPANY LIMITED (OF ENGLAND)

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
A 1924-29 Ult. 3.00%	3,661,571	368,229	13,984	8,497
A 1949-52 Ult. 3.50%	....	....	21,821	5,139
Other	482,313	2,787	974,224	1,958
Total individual (gross)	4,143,884	371,016	1,010,029	15,594
Reinsurance ceded	67,222	212	164,659	279
Group				
Miscellaneous	....	....	3,331,551	5,332
Total group (gross)	....	....	3,331,551	5,332
Reinsurance ceded	....	....	17,616	42
ANNUITIES				
Individual				
Miscellaneous	393	3,035	25,664	166,865
Total individual (gross)	393	3,035	25,664	166,865
Reinsurance ceded	....	....	....	....
Group				
1971 GAM Ult. 11.00%	70,134	95,063	....	....
1971 GAM Ult. less than 8.00%	878	5,397	3,196	23,115
1971 GAM Ult. 8.00%-9.99%	1,760	11,674	7,231	44,703
1971 GAM Ult. 10.00%-11.99%	....	....	897	6,317
1971 GAM Ult. 12.00%-13.99%	2,735	16,428	4,701	22,204
1971 GAM Ult. 14.00%-15.99%	....	....	644	4,095
1971 GAM Ult. 16.00%-17.99%	....	....	8,460	46,546
1971 GAM Ult. 18.00% and above	....	....	10	54
Deposit administration	....	....	....	89,558
Total group (gross)	75,507	128,562	25,139	236,592
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	858	5,683	249	2,029
Total settlement (gross)	858	5,683	249	2,029
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	371,016	15,594	386,610
Group	....	5,332	5,332
ANNUITIES			
Individual	3,035	166,865	169,900
Group	128,562	236,592	365,154
Settlement and disability	5,683	2,029	7,712
Total reserve for insurance and annuity contracts	508,296	426,412	934,708
Deduct total reserve for reinsured contracts	212	321	530
Net actuarial reserve carried in the liabilities	508,084	426,091	934,175

ROYAL LIFE INSURANCE LIMITED

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
A 1924-29 3.00% Can. Mod.	15,598	8,676	35,482	13,234
A 1949-52 3.50% Can. Mod.	266,051	18,581	104,518	10,198
110% CAA 1958-64 6.00% Can. Mod.	45,715	176	499,997	3,260
Other	2,565	52	87,074	317
Disability benefits	....	449	....	505
Additional accidental death benefits	(149,903)	161	(111,005)	115
Miscellaneous	....	119	....	217
Total individual (gross)	329,929	28,214	727,071	27,846
Reinsurance ceded	5,340	101	44,024	308
Group				
Unearned gross premium	....	....	162,763	154
Miscellaneous	....	....	....	703
Total group (gross)	....	....	162,763	857
Reinsurance ceded	....	....	25,229	41
ANNUITIES				
Individual				
1971 IAM various rates of interest	....	....	43	313
Sinking fund 3.50%-4.00% 20 yrs	540	2,313	....	....
Other	....	....	14	2,201
Disability benefits	....	6	....	....
Miscellaneous	....	3	....	1
Total individual (gross)	540	2,322	57	2,515
Reinsurance ceded	....	....	....	....
Settlement				
1971 IAM (M. and F.) 7.00%	1	8	4	33
7.00%	1	4	....	....
Total settlement (gross)	2	12	4	33
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	28,214	27,846	56,060
Group	....	857	857
ANNUITIES			
Individual	2,322	2,515	4,837
Settlement and disability	12	33	45
Total reserve for insurance and annuity contracts	30,548	31,251	61,799
Deduct total reserve for reinsured contracts	101	349	450
Deduct deferred premiums (less loading)	986	1,066	2,052
Net actuarial reserve carried in the liabilities	29,461	29,836	59,297

THE STANDARD LIFE ASSURANCE COMPANY

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
OM (5) 3.00% NLP	44,084	25,875	55	21
OM (5) 3.50% NLP	365	272	3,953	2,182
CAA 1952-56 3.00% NLP	517,916	61,620	76	13

A 1924-29 3.00% NLP	175,058	63,792	370	119
A 1924-29 3.50% NLP	1,038	559	47,116	14,162
A 1949-52 2.50% NLP	111,538	1,036	....	....
CAA 1958-64 5.50% NLP	867,143	3,789	633,358	2,965
A 1949-52 3.75% NLP	184,930	35,112	1,112	203
A 1949-52 4.25% NLP	472	108	33,739	4,379
Other	3,493	1,359	67,058	1,165
Disability benefits	....	1,632	....	267
Additional accidental death benefits	(194,971)	1,306	(31,266)	282
Miscellaneous	....	730	....	110
Total individual (gross)	1,906,037	197,190	786,837	25,868
Reinsurance ceded	23,543	1,467	50,912	724
Group				
Proportion of annual premium	513,324	522	317,056	358
Other	....	....	415	281
Disability benefits	....	708	....	221
Contingency	....	1,404	....	848
Total group (gross)	513,324	2,634	317,471	1,708
Reinsurance ceded	3,785	16	....	....
ANNUITIES				
Individual				
1971 IAM (-2) 9.50%	....	....	28,207	220,022
Other	....	5	529	5,380
Accumulation with Interest	....	....	....	42,934
Total individual (gross)	....	5	28,736	268,336
Reinsurance ceded	....	....	....	....
Group				
1971 GAM (-1) 6.75%/7.50%	20,339	89,729	88,541	357,424
1971 GAM (-1) 9.50%	....	....	65,021	460,532
Accumulated Deposits	....	4,008	....	183,981
Total group (gross)	20,339	93,737	153,562	1,001,937
Reinsurance ceded	....	....	....	....
Settlement				
1971 IAM (-2) 9.50%	12	54	105	666
1971 GAM (-1) 9.00%	....	....	1,333	10,794
Total settlement (gross)	12	54	1,438	11,460
Reinsurance ceded	....	....	....	....
Disability				
1971 GAM (-1) 9.50%	71	125	....	....
Total disability (gross)	71	125	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	197,190	25,868	223,058
Group	2,634	1,708	4,342
ANNUITIES			
Individual	5	268,336	268,341
Group	93,737	1,001,937	1,095,674
Settlement and disability	179	11,460	11,639
Total reserve for insurance and annuity contracts	293,745	1,309,309	1,603,054
Deduct total reserve for reinsured contracts	1,483	724	2,207
Deduct deferred premiums (less loading)	4,390	741	5,131
Net actuarial reserve carried in the liabilities	287,872	1,307,844	1,595,716

SUN ALLIANCE AND LONDON ASSURANCE COMPANY LIMITED

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CAA 1958-64 4.00% NLP	4,543	23	602,044	1,711
A 1949-52 4.00% NLP	340	39	23,661	3,976
A 1949-52 5.50% NLP	25,186	4,386	....	....
Other	....	3	282	67
Disability benefits	....	34	....	43
Additional accidental death benefits	(7,097)	5	(25,423)	10
Miscellaneous	....	11	....	5
Total individual (gross)	30,069	4,501	625,987	5,812
Reinsurance ceded	134	1	71,386	236
Group				
Unearned premium	....	....	32,200	12
Total group (gross)	....	....	32,200	12
Reinsurance ceded	....	....	2,216	....
ANNUITIES				
Individual				
a (55) 4.00%	....	....	20	122
Other	....	....	10	100
Total individual (gross)	....	....	30	222
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	4,501	5,812	10,313
Group	....	12	12
ANNUITIES			
Individual	....	222	222
Total reserve for insurance and annuity contracts	4,501	6,046	10,547
Deduct total reserve for reinsured contracts	1	236	237
Deduct deferred premiums (less loading)	84	490	574
Net actuarial reserve carried in the liabilities	4,416	5,320	9,736

THE VICTORY INSURANCE COMPANY, LIMITED

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1969-75 Mod. 6.50%, NLP	....	....	....	302
CA 1969-75 Mod. 6.50%, 1978 Canadian	....	....	42,048	1,182
CA 1969-75 7.00%, 1978 Canadian	....	....	2,160,909	8,124
Unearned premium	....	....	250,152	802
Premium accumulation	....	....	....	506
Disability	....	....	....	234
Other	....	....	821	214
Total individual (gross)	....	....	2,453,930	11,364
Reinsurance ceded	....	....	371,578	1,187
Group				
Unearned premium	....	....	528,239	24
Disability benefits - Kreiger method	....	....	....	537

Miscellaneous disability	....	....	....	1
Total group (gross)	....	....	528,239	562
Reinsurance ceded	....	....	1,110	2
ANNUITIES				
Individual				
1964 CDT 8.00%	....	....	....	20
Total individual (gross)	....	....	....	20
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	11,364	11,364
Group	....	562	562
ANNUITIES			
Individual	....	20	20
Total reserve for insurance and annuity contracts	....	11,946	11,946
Deduct total reserve for reinsured contracts	....	1,189	1,189
Net actuarial reserve carried in the liabilities	....	10,757	10,757

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	16	....	16
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	341	125	216
Reserves for claims payable in instalments	6,909	3,379	3,530
Net actuarial reserve carried in the liabilities	7,266	3,504	3,762

FOREIGN COMPANIES - COMPAGNIES ETRANGERES

AGF REASSURANCES

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
ASSURANCE				
Individuelle				
70% C.I.A. 69-75, 5.00%, 1978 Canadienne	....	....	76,585	-24
C.A. 1958-64, 5.00%, 1978 Canadienne	....	....	39,973	59
C.A. 1958-64 7.00% jusqu'en 1990 et 4.00% après, 1978 Canadienne	....	....	1,651	68
Autre	....	....	5,137	6
50% des primes brutes	....	....	....	5
Divers	....	....	45	81
Total (brut): Individuelle	....	....	123,391	195
Réassurance cédée	....	....	....	....
Collective				
Primes non-acquises	....	....	16,317	....
CDT 64 modifiée; 8.00% (10 ans), 5.00% par la suite	....	....	....	108
1970 IGLD Mod. 7.50%	....	....	....	46
Total (brut): Collective	....	....	16,317	154
Réassurance cédée	....	....	....	....
RENTE				
Collective				
1971 GAM Proj. D (20 ans) 9.80% 15 ans et 4.75% par la suite	....	....	68	258
Total (brut): Collective	....	....	68	258
Réassurance cédée	....	....	....	....

PROVISION ACTUARIELLE NETTE - RESUME - VIE

	Avec Participation $'000	Sans Participation $'000	Total $'000
ASSURANCE			
Individuelle	....	195	195
Collective	....	154	154
RENTE			
Collective	....	258	258
Total de la réserve pour les contrats d'assurance et de rente	....	607	607
Provision actuarielle nette portée au passif	....	607	607

ABEILLE-PAIX REASSURANCES

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
50% of gross premium	7,411	22	....	....
Other	....	....	288,914	....
Total individual (gross)	7,411	22	288,914	....
Reinsurance céded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	22	....	22
Net actuarial reserve carried in the liabilities	22	....	22

AETNA LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 2.50% NLP	27	14	3,108	1,780
1941 CSO 3.00% NLP	....	....	2,323	1,206
1941 CSO 3.50% NLP	....	....	3,249	1,368
Am. Exp. 3.50% NLP	229	185	2,207	1,514
Other	451	314	5,822	1,086
Miscellaneous	37	38	....	496
Total individual (gross)	744	551	16,709	7,450
Reinsurance ceded	....	....	50	28
Group				
1941 CSO 2.50% NLP	....	....	1,130	892
1958 CSO 3.50% NLP	....	....	16,871	9,010
1960 CSG 3.50%	....	....	....	367
1971 GAM 6.00% 20 yrs. 4.00% thereafter	....	....	....	2,152
1952 Disability study ben. 2,3 Mod	....	....	....	7,660
1970 Inter Co. extended D.B. Val. table group 3.50%	....	....	....	6,035
IBNR	....	....	....	5,287
Other	....	....	3,297,896	85
Contingency reserve	....	....	....	1,982
Total group (gross)	....	....	3,315,897	33,470
Reinsurance ceded	....	....	18,793	22
ANNUITIES				
Individual				
Miscellaneous	....	....	1	8
Total individual (gross)	....	....	1	8
Reinsurance ceded	....	....	....	....
Group				
Ga 1951 proj. 3.25%	....	....	80	533
Ga 1951 proj. 3.50%	....	....	45	328
Ga 1951 3.50%	....	....	219	1,802
Other	....	....	34	763
Total group (gross)	....	....	378	3,426
Reinsurance ceded	....	....	370	2,916
Settlement				
Various	4	37	62	374
Total settlement (gross)	4	37	62	374
Reinsurance ceded	....	....	....	....
Disability				
Various	....	....	93	228
Total disability (gross)	....	....	93	228
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	551	7,450	8,001
Group	....	33,470	33,470
ANNUITIES			
Individual	....	8	8
Group	....	3,426	3,426
Settlement and disability	37	602	639
Total reserve for insurance and annuity contracts	588	44,956	45,544
Deduct total reserve for reinsured contracts	....	2,938	2,938
Deduct deferred premiums (less loading)	2	67	69
Net actuarial reserve carried in the liabilities	586	41,951	42,537

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	14	....	14
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	1	....	1
Reserves for claims payable in instalments	9,461	33	9,428
Net actuarial reserve carried in the liabilities	9,476	33	9,443

ALEXANDER HAMILTON LIFE INSURANCE COMPANY OF AMERICA

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
Gross unearned premium (sum of digits)	....	....	155,789	2,536
Total group (gross)	....	....	155,789	2,536
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	....	2,536	2,536
Net actuarial reserve carried in the liabilities	....	2,536	2,536

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	8,020	....	8,020
Reserves for claims payable in instalments	6,660	....	6,660
Net actuarial reserve carried in the liabilities	14,680	....	14,680

ALLSTATE LIFE INSURANCE COMPANY

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
65% of Buck's S. and U. (Mod.) 5.00%,				
1978 Canadian	....	....	5,592	1,073
Other	....	....	28	32
1941 CSO and 1958 CSO, 3.00% NLP	....	....	585	52
Yearly renewable term	....	....	280,097	....
Total individual (gross)	....	....	286,302	1,157
Reinsurance ceded	....	....	6,205	1,157
Group				
1958 CSO 3.00% NLP	....	....	1,420	377
Other	....	....	11,980	....
Total group (gross)	....	....	13,400	377
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	1,157	1,157
Group	....	377	377
Total reserve for insurance and annuity contracts	....	1,534	1,534
Deduct total reserve for reinsured contracts	....	1,157	1,157
Net actuarial reserve carried in the liabilities	....	377	377

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments	8	....	8
Net actuarial reserve carried in the liabilities	8	....	8

AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.50%	....	....	183	5
Total individual (gross)	....	....	183	5
Reinsurance ceded	....	....	....	....
Group				
1941 CSO 2.50%	....	....	10	1
Monthly renewable term	....	....	104,144	....
Contingency reserve	....	....	....	95
130% 1958 CSO 3.50%	....	....	1,333	6
Total group (gross)	....	....	105,487	102
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	5	5
Group	....	102	102
Net actuarial reserve carried in the liabilities....	....	107	107

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	9	....	9
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	3,539	2,612	927
Reserves for claims payable in instalments	53	....	53
Net actuarial reserve carried in the liabilities....	3,601	2,612	989

AMERICAN LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1969-75 CIA Select 6.00%	....	....	1,667,861	1,570
Supplementary benefits	....	....	(281,118)	116
Total individual (gross)	....	....	1,667,861	1,686
Reinsurance ceded	....	....	1,129,491	1,173
Group				
Unearned Premiums	....	....	8,141	....
Total group (gross)	....	....	8,141	....
Reinsurance ceded	....	....	645	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	1,686	1,686
Total reserve for insurance and annuity contracts	....	1,686	1,686
Deduct total reserve for reinsured contracts	....	1,173	1,173
Deduct deferred premiums (less loading)	....	186	186
Net actuarial reserve carried in the liabilities....	....	327	327

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	2	....	2
Net actuarial reserve carried in the liabilities....	2	....	2

AMERICAN NATIONAL INSURANCE COMPANY

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
1958 CSO 2.50% NLP				
1969-75 CIA 5.00%, 10% lapses, New Canadian Method	....	....	1,025	6
1959 CSO 4.00% NLP	....	....	262	....
	....	....	472	....
Total individual (gross)	....	....	1,759	6
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	6	6
Net actuarial reserve carried in the liabilities	....	6	6

AMERICAN UNITED LIFE INSURANCE COMPANY

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
Am. Exp. 3.00% NLP	18	16	....	....
Am. Exp. 3.50% NLP	7	5	....	....
1941 CSO 2.50% NLP	138	2	....	....
1958 CSO 3.00% NLP	10,038	27	....	....
1958 CSO 3.50% NLP	29,191	101	....	....
Disability	....	2	....	....
Total individual (gross)	39,392	153	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	153	....	153
Net actuarial reserve carried in the liabilities	153	....	153

BANKERS LIFE AND CASUALTY COMPANY

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
INSURANCE				
Individual				
CA 1958-64 Male S. and U. 5.00%	....	....	80	1
Total individual (gross)	....	....	80	1
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	1	1
Net actuarial reserve carried in the liabilities	....	1	1

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	12	....	12
Net actuarial reserve carried in the liabilities	12	....	12

BANKERS LIFE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
AM (5) and 1827 SA 2.50% NLP	182	91	....	....
1970 IGLD (Mod) 3.50% NLP	....	76	....	....
Unearned premium	45,768	9	....	....
IBNR disability	....	16	....	....
Contingency reserve	....	76	....	....
Total group (gross)	45,950	268	....	....
Reinsurance ceded	....	....	....	....
ANNUITIES				
Group				
1937 SA 2.50% NLP	6	42	....	....
Ga-1951 (Mod.) 3.25% NLP	7	40	....	....
Ga-1951 (Mod.) 5.75% NLP	....	1	....	....
Deposit administration	....	937	....	....
Total group (gross)	13	1,020	....	....
Reinsurance ceded	....	....	....	....
Disability				
Class III 3.00% NLP	46	185	....	....
IBNR disability	....	26	....	....
Total disability (gross)	46	211	....	....
Reinsurance ceded	46	211	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	268	....	268
ANNUITY			
Group	1,020	....	1,020
Settlement and disability	211	....	211
Total reserve for insurance and annuity contracts	1,499	....	1,499
Deduct total reserve for reinsured contracts	211	....	211
Net actuarial reserve carried in the liabilities	1,288	....	1,288

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments..............	6	6	....
Net actuarial reserve carried in the liabilities....	6	6	....

BUSINESS MEN'S ASSURANCE COMPANY OF AMERICA

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 2.50% NLP...........................	....	....	172	3
1958 CSO 3.00% NLP...........................	....	....	22,571	61
1958 CSO 3.50% NLP...........................	5,176	14	15,461	70
1958 CSO 4.00% NLP...........................	....	....	40,488	155
Extra premium................................	....	5	....	8
Additional accidental death benefits.........	....	....	(5,148)	2
1952 Dis. Study 58 CSO 3.00%.................	....	....	....	1
Total individual (gross).................	5,176	19	78,692	300
Reinsurance ceded........................	2,951	9	1,330	4

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual...	19	300	319
Total reserve for insurance and annuity contracts........	19	300	319
Deduct total reserve for reinsured contracts............	9	4	13
Net actuarial reserve carried in the liabilities....	10	296	306

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies..............................	4	....	4
Net actuarial reserve carried in the liabilities....	4	....	4

CAROLINA LIFE & ACCIDENT INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
110% 1955-60 Basic ULT 6.50% (5) 6.00% (10) 5.50% (15) 5.00% thereafter, 1978 Canadian..................	....	....	8,651	21
Total individual (gross).................	....	....	8,651	21
Reinsurance ceded........................	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	21	21
Total reserve for insurance and annuity contracts	....	21	21
Deduct deferred premiums (less loading)	....	38	38
Net actuarial reserve carried in the liabilities	....	-17	-17

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	67	....	67
Reserves for claims payable in instalments	115	....	115
Net actuarial reserve carried in the liabilities	182	....	182

CHARTER NATIONAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.00% NLP	....	....	6,298	33
1958 CSO 3.50% NLP	....	....	714	55
1958 CSO 4.50% NLP	....	....	1,470	7
1958 CSO 4.00% NLP	....	....	50	1
50% of gross premium	....	....	....	11
Miscellaneous	....	....	....	1
Total individual (gross)	....	....	8,532	108
Reinsurance ceded	....	....	3,881	20

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	108	108
Total reserve for insurance and annuity contracts	....	108	108
Deduct total reserve for reinsured contracts	....	20	20
Deduct deferred premiums (less loading)	....	33	33
Net actuarial reserve carried in the liabilities	....	55	55

COLOGNE LIFE REINSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.00% NLP	....	....	432,599	2,793
Disability benefits	....	....	(185)	14

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
Additional accidental death benefits..........	....	....	(3,931)	2
Other..	....	....	838	2
Total individual (gross)......................	....	....	433,437	2,811
Reinsurance ceded..............................	....	....	66,980	358

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual..	....	2,811	2,811
Total reserve for insurance and annuity contracts........	....	2,811	2,811
Deduct total reserve for reinsured contracts.............	....	358	358
Net actuarial reserve carried in the liabilities....	....	2,453	2,453

COMBINED INSURANCE COMPANY OF AMERICA

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO ALB 3.00% CRVM.......................	....	....	482,996	18,202
Disability benefits............................	....	....	....	513
Miscellaneous..................................	....	....	....	93
Total individual (gross)......................	....	....	482,996	18,808
Reinsurance ceded..............................	....	....	....	....
Group				
Contract premium...............................	....	....	36,787	....
Total group (gross)............................	....	....	36,787	....
Reinsurance ceded..............................	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual..	....	18,808	18,808
Total reserve for insurance and annuity contracts........	....	18,808	18,808
Deduct deferred premiums (less loading)..................	....	2,156	2,156
Net actuarial reserve carried in the liabilities....	....	16,652	16,652

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies..................................	1,029	....	1,029
Unearned premiums and mid-terminal reserves for individual non-cancellable policies......................	18,978	....	18,978
Reserves for claims payable in instalments...............	11,299	....	11,299
Net actuarial reserve carried in the liabilities....	31,306	....	31,306

CONNECTICUT GENERAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
Am. Exp. 3.00% NLP	....	....	101	82
1941 CSO 2.50% NLP	....	....	1,047	284
1958 CSO 3.00% NLP	....	....	67,047	309
1958 CSO 3.50% NLP	....	....	2,085	145
Other	....	....	1,977	84
Disability benefits	....	....	(12,081)	11
Additional accidental death benefits	....	....	(23,218)	13
Miscellaneous	....	....	....	82
Total individual (gross)	....	....	72,257	1,010
Reinsurance ceded	....	....	54	1
Group				
AM (5) 2.75% NLP	....	....	83	126
1941 CSO 2.50% NLP	....	....	33,965	601
1958 CSO 3.00% NLP	....	....	7	160
1960 CSG 4.50%	....	....	150,528	124
Other	....	....	63	44
Disability benefits	....	....	....	164
Contingency reserve	....	....	....	459
Total group (gross)	....	....	184,646	1,678
Reinsurance ceded	....	....	54,145	772
ANNUITIES				
Individual				
Miscellaneous	....	....	1	11
Total individual (gross)	....	....	1	11
Reinsurance ceded	....	....	....	....
Group				
Ga-1951 Mod. 3.25%	....	....	6	44
Ga-1951 Mod. 3.00%	....	....	3	26
Ga-1951 3.50%	....	....	144	1,155
1971 GAM Mod. 5.00%	....	....	8	90
Other	....	....	5	38
Deposit administration	....	....	....	5,083
Total group (gross)	....	....	166	6,436
Reinsurance ceded	....	....	....	....
Settlement				
Ga-1951 Mod. 3.00%	....	....	6	65
Ga-1951 Mod. 3.25%	....	....	39	351
1937 SA Mod. 3.50%	....	....	19	268
AA-1955 Mod. 3.00%	....	....	107	421
5.50%	....	....	13	47
Total settlement (gross)	....	....	184	1,152
Reinsurance ceded	....	....	19	268

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	1,010	1,010
Group	....	1,678	1,678
ANNUITIES			
Individual	....	11	11
Group	....	6,436	6,436
Settlement and disability	....	1,152	1,152
Total reserve for insurance and annuity contracts	....	10,287	10,287
Deduct total reserve for reinsured contracts	....	1,041	1,041

Deduct deferred premiums (less loading)	....	123	123
Net actuarial reserve carried in the liabilities	....	9,123	9,123

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	61	....	61
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	19	....	19
Reserves for claims payable in instalments	3,106	3,105	1
Net actuarial reserve carried in the liabilities	3,186	3,105	81

CONTINENTAL ASSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
1958 CSO 2.25% NJ Std	56	13	....	....
Other	64	11	23,533	....
Disability benefits	....	....	....	19
Contingency reserve	....	3	....	125
Total group (gross)	120	27	23,533	144
Reinsurance ceded	....	....	....	....
ANNUITIES				
Group				
1937 SA (-1) 2.50%	2	21	....	....
1937 SA (-1) 2.75%	14	85	....	....
1937 SA (-1) 3.00%	16	104	....	....
Ga-1951 Mod. 2.75%	12	125	....	....
Ga-1911 3.50%	8	91	....	....
Ga-1951 Mod. 3.50%	46	408	....	....
Other	2	13	....	....
Total group (gross)	100	847	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	27	144	171
ANNUITIES			
Group	847	....	847
Total reserve for insurance and annuity contracts	874	144	1,018
Deduct deferred premiums (less loading)	1	....	1
Net actuarial reserve carried in the liabilities	873	144	1,017

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	3	....	3
Net actuarial reserve carried in the liabilities	3	....	3

CUNA MUTUAL INSURANCE SOCIETY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1955-60 Ultimate 5.25%-6.25%, 1978 Canadian	84,354	10,660	....	....
CA 1958-64 6.00%, 1978 Canadian	178,453	1,463	....	....
Total individual (gross)	262,807	12,123	....	....
Reinsurance ceded	7,737	20	....	....
Group				
Unearned premium	293,530	226	....	....
1970 IGLD 6.00%	1,252	472	....	....
Total group (gross)	294,782	698	....	....
Reinsurance ceded	4,518	....	....	....
ANNUITIES				
Individual				
6.00%, 1978 Canadian	662	2,580	....	....
1971 IAM 6.00%	130	1,127	....	....
Total individual (gross)	792	3,707	....	....
Reinsurance ceded	....	....	....	....
Settlement				
6.00%, 1978 Canadian	6	23	....	....
1971 IAM 6.00%	21	174	....	....
Total settlement (gross)	27	197	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	12,123	....	12,123
Group	698	....	698
ANNUITIES			
Individual	3,707	....	3,707
Settlement and disability	197	....	197
Total reserve for insurance and annuity contracts	16,725	....	16,725
Deduct total reserve for reinsured contracts	20	....	20
Deduct deferred premiums (less loading)	561	....	561
Net actuarial reserve carried in the liabilities	16,144	....	16,144

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	6	....	6
Reserves for claims payable in instalments	1,729	10	1,719
Net actuarial reserve carried in the liabilities	1,735	10	1,725

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 2.50% NLP	749	365	....	....
1958 CSO 2.50% NLP	862	258	....	....
1958 CSO 3.00% NLP	1,947	327	....	....
1958 CSO 4.00% (20 yrs.) 3.00% thereafter	1,301	45	....	....
Am. Exp. 3.00% NLP	164	139	....	....
Other	3,046	236	....	....
Disability benefits	....	7	....	....
Additional accidental death benefits	(2,216)	3	....	....
Miscellaneous	69,417	271	....	....
Currency exchange	....	165	....	....
I.B.N.R.	....	1	....	....
Total individual (gross)	77,486	1,817	....	....
Reinsurance ceded	5,798	8	....	....
Group				
1970 IGLD 3.00%	....	372	....	....
Other	1,206,362	54	....	....
Miscellaneous	....	151	....	....
Total group (gross)	1,206,362	577	....	....
Reinsurance ceded	835,118	....	....	....
ANNUITIES				
Individual				
a-1949 (Equit. 1958 Proj.) 3.50%	....	....	13	58
Currency exchange	....	3	....	19
Other	5	33	4	29
Total individual (gross)	5	36	17	106
Reinsurance ceded	5	....	17	....
Group				
Ga-1951 (Equit. 1960 Proj.) 3.00% NLP	85	780	....	....
Ga-1951 Table 3.00% NLP	179	1,212	....	....
Ga-1951 Table 3.50% NLP	73	669	2	18
Ga-1951 (Equit. 1955 Proj.) 3.50% NLP	39	278	....	....
1971 GAM 6.00% NLP	32	333	9	73
1971 GAM 7.50% NLP	6	52	....	....
Deposit administration	....	874	....	....
Currency reserve	....	674	....	9
Total group (gross)	414	4,872	11	100
Reinsurance ceded	....	....	....	....
Settlement				
3.50% NLP	46	87	....	....
Currency reserve	....	7	....	....
Other	3	40	....	....
Total settlement (gross)	49	134	....	....
Reinsurance ceded	3	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	1,817	....	1,817
Group	577	....	577
ANNUITIES			
Individual	36	106	142
Group	4,872	100	4,972
Settlement and disability	134	....	134
Total reserve for insurance and annuity contracts	7,436	206	7,642
Deduct total reserve for reinsured contracts	8	....	8
Deduct deferred premiums (less loading)	40	....	40
Net actuarial reserve carried in the liabilities	7,388	206	7,594

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	86	56	30
Reserves for claims payable in instalments	384	364	20
Net actuarial reserve carried in the liabilities	470	420	50

FEDERATED LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.00% Can. Mod	....	....	3,418	1,455
1958 CSO 3.50% Can. Mod	....	....	76,525	4,022
1958 CSO 4.50% CRVM	....	....	131,006	605
Other	....	....	10,766	41
Disability benefits	....	....	(130,511)	61
Additional accidental death benefits	....	....	(35,650)	18
Miscellaneous	....	....	....	418
Total individual (gross)	....	....	221,715	6,620
Reinsurance ceded	....	....	16,519	11
Group				
One year term	....	....	14,162	....
Contingency reserves	....	....	....	12
Total group (gross)	....	....	14,162	12
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
1971 IAM 4.50%	....	....	107	735
Total individual (gross)	....	....	107	735
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	6,620	6,620
Group	....	12	12

ANNUITIES			
Individual	....	735	735
Total reserve for insurance and annuity contracts	....	7,367	7,367
Deduct total reserve for reinsured contracts	....	11	11
Deduct deferred premiums (less loading)	....	376	376
Net actuarial reserve carried in the liabilities	....	6,980	6,980

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	211	1	210
Net actuarial reserve carried in the liabilities	211	1	210

FIREMAN'S FUND AMERICAN LIFE INSURANCE COMPANY

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments	373	....	373
Net actuarial reserve carried in the liabilities	373	....	373

FORD LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
Unearned premium	....	....	207,933	1,044
Total group (gross)	....	....	207,933	1,044
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	....	1,044	1,044
Net actuarial reserve carried in the liabilities	....	1,044	1,044

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	1,218	....	1,218
Reserves for claims payable in instalments	693	....	693
Net actuarial reserve carried in the liabilities	1,911	....	1,911

THE FRANKLIN LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 2.50% NLP	399	29	882	1
1958 CSO 3.00% NLP	2,660	421	16,696	54
1958 CSO 3.50% for 20 years, 3.00% thereafter NLP	....	....	88	12
Other	151	20	238	8
Disability	....	10	....	7
Miscellaneous	....	58	....	....
Total individual (gross)	3,210	538	17,904	82
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
3.00%	2	14	....	....
Total individual (gross)	2	14	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	538	82	620
ANNUITIES			
Individual	14	....	14
Total reserve for insurance and annuity contracts	552	82	634
Deduct deferred premiums (less loading)	36	19	55
Net actuarial reserve carried in the liabilities	516	63	579

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	120	....	120
Reserves for claims payable in instalments	103	....	103
Net actuarial reserve carried in the liabilities	223	....	223

FRANKONA REINSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
.50% Cx on CA 1958-64 UL	....	....	413,674	726
125% CIA 1969-75 SEL 8.00% (10 yrs.) 7.00% (5 yrs.) 6.00% (5 yrs.) 5.00% thereafter	....	....	2,276	120
50% Gross premiums	....	....	(18,308)	179
Total individual (gross)	....	....	415,950	1,025
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	1,025	1,025
Net actuarial reserve carried in the liabilities	....	1,025	1,025

GAN-VIE COMPAGNIE FRANCAISE D'ASSURANCES SUR LA VIE

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
ASSURANCE				
Individuelle				
120% CIA 1969-75	....	....	34,786	36
1955-60 Basic et 1958 CSO 3.50%	....	....	....	39
Mort accidentelle et mutilation	....	....	(4,545)	2
Prestations d'invalidité	....	....	....	3
Total (brut): Individuelle	....	....	34,786	80
Réassurance cédée	....	....	23,692	-10
RENTE INCAPACITE				
Divers	....	....	136	4
Total (brut):Rente incapacité	....	....	136	4
Réassurance cédée	....	....	80	2

PROVISION ACTUARIELLE NETTE - RESUME - VIE

	Avec Participation $'000	Sans Participation $'000	Total $'000
ASSURANCE			
Individuelle	....	80	80
RENTE			
Règlement et incapacité	....	4	4
Total de la réserve pour les contrats d'assurance et de rente	....	84	84
Moins le total de la provision pour les acceptations en réassurance	....	-8	-8
Moins les primes reportées (moins charges)	....	31	31
Provision actuarielle nette portée au passif	....	61	61

GENERAL AMERICAN LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO various rates CRVM (Mod.)	382	19	....	....
1958 CSO 3.50%/4.00% term	....	....	80,579	283
Other	....	....	....	4
Total individual (gross)	382	19	80,579	287
Reinsurance ceded	....	....	....	....
Group				
Term	17,193	....	....	....

Contingency reserve	....	5	....	....
Total group (gross)	17,193	5	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	19	287	306
Group	5	....	5
Total reserve for insurance and annuity contracts	24	287	311
Deduct deferred premiums (less loading)	1	....	1
Net actuarial reserve carried in the liabilities	23	287	310

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments	16	....	16
Net actuarial reserve carried in the liabilities	16	....	16

GENERAL REASSURANCE CORPORATION

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
YRT 1958 CSO 2.50% NLP	....	....	86,743	163
Coinsurance 1958 CSO 2.50% CRVM (Mod.)	....	....	10,377	167
Total individual (gross)	....	....	97,120	330
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	330	330
Net actuarial reserve carried in the liabilities	....	330	330

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	1	....	1
Net actuarial reserve carried in the liabilities	1	....	1

GLOBE LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.00% NLP			10,531	1,797
1958 CSO 3.25% NLP			695	8
1958 CSO 3.50% NLP			9,138	161
1958 CSO 4.50% NLP			27,981	1,169
Miscellaneous				88
Total individual (gross)			48,345	3,223
Reinsurance ceded			21,475	461
Group				
1958 CSO 3.50% NLP			9,854	6,258
Unearned premium			2,091	35
Total group (gross)			11,945	6,293
Reinsurance ceded				
ANNUITIES				
Individual				
1971 IAM 3.50%				212
Total individual (gross)				212
Reinsurance ceded				

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual		3,223	3,223
Group		6,293	6,293
ANNUITIES			
Individual		212	212
Total reserve for insurance and annuity contracts		9,728	9,728
Deduct total reserve for reinsured contracts		461	461
Deduct deferred premiums (less loading)		180	180
Net actuarial reserve carried in the liabilities		9,087	9,087

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments	1		1
Net actuarial reserve carried in the liabilities	1		1

HARTFORD LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
Unearned Gross Premiums			11	
Special reserve				21
Total group (gross)			11	21
Reinsurance ceded				

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	....	21	21
Net actuarial reserve carried in the liabilities	....	21	21

JOHN ALDEN LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.50% CRVM	....	....	23	2
Other	....	....	15	....
Total individual (gross)	....	....	38	2
Reinsurance ceded	....	....	....	....
Group				
1958 CSO 3.00% NLP	....	....	798	4
Other	....	....	1,142	....
Disability	....	....	....	253
Contingency reserve	....	....	....	8
Total group (gross)	....	....	1,940	265
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
a 1949 Proj. B 20 yrs. (F-4) 3.50%	....	....	112	1,696
Total individual (gross)	....	....	112	1,696
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	....	....	10	51
Total settlement (gross)	....	....	10	51
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	2	2
Group	....	265	265
ANNUITIES			
Individual	....	1,696	1,696
Settlement and disability	....	51	51
Total reserve for insurance and annuity contracts	....	2,014	2,014
Net actuarial reserve carried in the liabilities	....	2,014	2,014

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments	620	225	395
Net actuarial reserve carried in the liabilities	620	225	395

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
Am. Exp. 3.00% NLP	195	132	....	....
1941 CSO 2.50% NLP	1,286	621	....	....
1958 CSO 3.00% for 20 years, 2.50% thereafter NLP	2,731	445	....	....
Other	2,787	175	204,757	....
Total individual (gross)	6,999	1,373	204,757	....
Reinsurance ceded	....	....	....	....
Group				
1970 IGLD Mod. 3.50% NLP	447	353	....	....
Other	598,485	25	....	....
Contingency reserve	....	934	....	....
Total group (gross)	598,932	1,312	....	....
Reinsurance ceded	4,177	....	....	....
ANNUITIES				
Individual				
Miscellaneous	3	29	1	11
Total individual (gross)	3	29	1	11
Reinsurance ceded	....	....	....	....
Group				
Ga 67 (-2) 2.50% NLP	13	141	....	....
Ga 67 (-2) 3.25%	6	67	....	....
Ga 67 (-2) 3.50%	8	81	....	....
71 CAM 6.00%	13	95	....	....
Fund accumulations	....	3,269	....	....
Other	16	114	....	....
Total group (gross)	56	3,767	....	....
Reinsurance ceded	....	....	....	....
Settlement				
Other	1	10	....	....
Total settlement (gross)	1	10	....	....
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	14	70	....	....
Total disability (gross)	14	70	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	1,373	....	1,373
Group	1,312	....	1,312
ANNUITIES			
Individual	29	11	40
Group	3,767	....	3,767
Settlement and disability	80	....	80
Total reserve for insurance and annuity contracts	6,561	11	6,572
Deduct deferred premiums (less loading)	34	....	34
Net actuarial reserve carried in the liabilities	6,527	11	6,538

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	52	....	52
Reserve for claims payable in instalments	3,370	2,741	629
Net actuarial reserve carried in the liabilities	3,422	2,741	681

LIFE INSURANCE COMPANY OF NORTH AMERICA

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.00% Mod	....	....	25	8
1958 CSO 3.50% Mod	....	....	30	6
1958 CSO 3.00% NLP	....	....	7	5
Unearned premium	....	....	22,136	51
Total individual (gross)	....	....	22,198	70
Reinsurance ceded	....	....	1,837	2
Group				
Contingency reserve	....	....	60,503	4
Total group (gross)	....	....	60,503	4
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
1971 IAM 7.50%	....	....	11	285
Total individual (gross)	....	....	11	285
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	70	70
Group	....	4	4
ANNUITIES			
Individual	....	285	285
Total reserve for insurance and annuity contracts	....	359	359
Deduct total reserve for reinsured contracts	....	2	2
Deduct deferred premiums (less loading)	....	1	1
Net actuarial reserve carried in the liabilities	....	356	356

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	125	....	125
Reserves for claims payable in instalments	5,789	....	5,789
Net actuarial reserve carried in the liabilities	5,914	....	5,914

LIFE INVESTORS INSURANCE COMPANY OF AMERICA

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
130% 1958 CSO 3.00%	....	....	23,134	270
1958 CSO, 1952 Disability study 3.50%	....	....	....	15
Unearned premium	....	....	145,424	52
Other	....	....	41,107	....
Total group (gross)	....	....	209,665	337
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	....	337	337
Net actuarial reserve carried in the liabilities	....	337	337

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	1,165	....	1,165
Reserves for claims payable in instalments	822	....	822
Net actuarial reserve carried in the liabilities	1,987	....	1,987

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 2.50% NLP	....	....	1,950	44
1941 CSO 3.00% NLP	....	....	33	23
1958 CSO 2.50% NLP	....	....	246,930	1,092
1958 CSO 3.00% NLP	....	....	1,475	5
1958 CSO 3.50% NLP	....	....	108,870	405
1958 CSO 4.00% NLP	....	....	90,205	346
1948 CSO 4.50% NLP	....	....	11,700	32
AM (5) 3.00% Can. Mod	....	....	130	88
Other	....	....	1,673	....
Disability benefits	....	....	....	6
Additional accidental death benefits	....	....	(3,152)	2
Miscellaneous	....	....	....	16
Total individual (gross)	....	....	462,966	2,059
Reinsurance ceded	....	....	....	....
Group				
1941 CSO 3.00% NLP	....	....	295,000	....
Disability benefits - Hunters 3.00%	....	....	....	421
Contingency reserves	....	....	....	133
Total group (gross)	....	....	295,000	554
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	2,059	2,059
Group	....	554	554
Total reserve for insurance and annuity contracts	....	2,613	2,613
Net actuarial reserve carried in the liabilities	....	2,613	2,613

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	16	....	16
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	1,634	....	1,634
Reserves for claims payable in instalments	1,250	....	1,250
Net actuarial reserve carried in the liabilities	2,900	....	2,900

MACCABEES MUTUAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
AM (5) 3.00% Can. Mod	4,281	2,223	....	....
AM (5) 3.00% NLP	3,746	2,376	....	....
1941 CSO 3.00% Can. Mod	3,685	1,146	....	....
1958 CSO 2.25% NLP	1,782	486	....	....
1958 CSO 2.25% Can. Mod	405	111	....	....
1958 CSO 2.50% Can. Mod	2,712	738	....	....
1958 CSO 3.00% Can. Mod	1,642	486	....	....
Other	1,975	211	....	....
Disability benefits	....	9	....	....
Additional accidental death benefits	(6,752)	102	....	....
Total individual (gross)	20,228	7,888	....	....
Reinsurance ceded	....	....	....	....
Group				
Other	105	2	....	....
Total group (gross)	105	2	....	....
Reinsurance ceded	105	2	....	....
ANNUITIES				
Group				
1971 GAM 6.00% NLP	9	74	....	....
Total Group (Gross)	9	74	....	....
Reinsurance ceded	....	....	....	....
Settlement				
1937 SA (-2) 3.00% NLP	1	10	....	....
3.00%	3	2	....	....
Total settlement (gross)	4	12	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	7,888	....	7,888
Group	2	....	2
ANNUITIES			
Group	74	....	74
Settlement and disability	12	....	12
Total reserve for insurance and annuity contracts	7,976	....	7,976
Deduct total reserve for reinsured contracts	2	....	2
Deduct deferred premiums (less loading)	75	....	75
Net actuarial reserve carried in the liabilities	7,899	....	7,899

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	16	16	....
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	37	6	31
Reserves for claims payable in instalments	108	108	....
Net actuarial reserve carried in the liabilities	161	130	31

MASSACHUSETTS GENERAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
Am. Exp. 3.00% NLP	95	71	....	....
100% 1941 CSO 2.50% NLP (Mod.)	1,093	396	....	....
100% 1941 CSO 3.00% NLP (Mod.)	239	72	....	....
1958 CSO 2.50% NLP (Mod.)	138	22	....	....
1958 CSO 2.75% NLP (Mod.)	4,768	463	....	....
1958 CSO 3.00% NLP (Mod.)	6,131	932	....	....
1958 CSO 3.50% NLP (Mod.)	296	54	....	....
Other	556	29	....	....
Disability benefits	....	15	....	....
Additional accidental death benefits	....	8	....	....
Total individual (gross)	13,316	2,058	....	....
Reinsurance ceded	170	1	....	....
ANNUITIES				
Individual				
a 1949 (Proj. 30 years) 2.75%-3.25%	10	29	....	....
Other	....	2	....	2
Total individual (gross)	10	31	....	2
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	1	6	....	....
Total settlement (gross)	1	6	....	....
Reinsurance ceded	....	....	....	....

Disability				
1952 Disability study 1958 CSO 3.00%	....	13	....	....
Total disability (gross)	....	13	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	2,058	....	2,058
ANNUITIES			
Individual	31	....	31
Settlement and disability	19	....	19
Total reserve for insurance and annuity contracts	2,108	....	2,108
Deduct total reserve for reinsured contracts	1	....	1
Deduct deferred premiums (less loading)	60	....	60
Net actuarial reserve carried in the liabilities	2,047	....	2,047

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	2,276	....	2,276
Reserves for claims payable in instalments	779	....	779
Net actuarial reserve carried in the liabilities	3,055	....	3,055

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
AM-Exp. 3.00% NLP	43	41	....	....
1941 CSO 2.50% NLP	253	121	....	....
1958 CSO 2.50% NLP	1,409	401	....	....
1958 CSO 4.00% CRVM	305	21	....	....
1958 CSO 3.50%/2.50% NLP	361	63	....	....
Other	1,723	17	....	....
Total individual (gross)	4,094	664	....	....
Reinsurance ceded	....	....	....	....
Group				
Disability	....	28	....	....
1970 IGLD 3.50% NLP	26,939	....	....	....
IBNR	....	35	....	....
Contingency reserve	....	29	....	....
Total group (gross)	26,939	92	....	....
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
2.75%	....	9	....	....
1937 S.A. 3.50%	....	1	....	....
Total individual (gross)	....	10	....	....
Reinsurance ceded	....	....	....	....

Group				
1937 S.A. 2.50% NLP	....	37	....	....
GA 1951-54 3.00% NLP	....	32	....	....
GA 1951 Unproj. 3.50% NLP	....	61	....	....
Ga 1951-60 3.25% NLP	....	38	....	....
Ga 1951-70 3.25% NLP	....	147	....	....
Ga 1951-70 3.50% NLP	....	232	....	....
GAM 7.50%	....	339	....	....
GAM 6.00% NLP	....	204	....	....
Other	....	28	....	....
IPG funds	....	1,129	....	....
Total group (gross)	....	2,247	....	....
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	....	16	....	....
Total settlement (gross)	....	16	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	664	....	664
Group	92	....	92
ANNUITIES			
Individual	10	....	10
Group	2,247	....	2,247
Settlement and disability	16	....	16
Total reserve for insurance and annuity contracts	3,029	....	3,029
Net actuarial reserve carried in the liabilities	3,029	....	3,029

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments	244	78	166
Contingency reserve	59	....	59
Net actuarial reserve carried in the liabilities	303	78	225

METROPOLITAN LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual and Industrial				
Am. Exp. 3.00% NLP	61,078	41,945	....	....
Am. Exp. 3.50% NLP	42,988	33,399	....	....
Am (5) 2.75% NLP	108,906	67,335	....	....
1941 CSO 2.50% NLP	592,488	266,092	....	....
1958 CSO 3.00% NLP	489,001	178,672	....	....
1958 CSO 3.50%/3.00% NLP	1,612,462	317,390	....	....
1958 CSO 4.00%/3.25% NLP	7,129,766	267,556	....	....
1958 CSO 4.00%	2,075,212	36,096	....	....
SI 3.50% NLP	57,718	43,798	....	....
1941 SI 2.50% NLP	92,332	65,553	....	....
1941 SI 2.75% NLP	43,987	31,812	....	....

Other	347,616	85,553	....	....
Total individual and industrial (gross)	12,653,554	1,435,201	....	....
Reinsurance ceded	36,368	109	....	....
Group				
Deposit administration	....	27,162	....	....
Other	14,536,289	28,836	....	....
Total group (gross)	14,536,289	55,998	....	....
Reinsurance ceded	275,325	1,577	....	....
ANNUITIES				
Individual				
1971 IAM Mod. contract rate less 1.00% to NRD, 3.00% thereafter	....	45,044	....	....
a-1949 Mod. 7.90 or 7.95% to NRD, 2.50% thereafter	3,782	30,248	....	....
Other	2,260	12,842	1,938	13,700
Total individual (gross)	6,042	88,134	1,938	13,700
Reinsurance ceded	....	....	....	....
Group				
1971 IAM Proj. B contract rate less 1.00% (15 yrs.) 4.00% thereafter	....	....	5,656	39,516
Deposit administration	20,400	269,204	....	....
Other	3,791	18,988	1,074	8,188
Total group (gross)	24,191	288,192	6,730	47,704
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	4,567	38,813	....	....
Total settlement (gross)	4,567	38,813	....	....
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	2,948	7,174	....	....
Total disability (gross)	2,948	7,174	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual and Industrial	1,435,201	....	1,435,201
Group	55,998	....	55,998
ANNUITIES			
Individual	88,134	13,700	101,834
Group	288,192	47,704	335,896
Settlement and disability	45,987	....	45,987
Total reserve for insurance and annuity contracts	1,913,512	61,404	1,974,916
Deduct total reserve for reinsured contracts	1,686	....	1,686
Deduct deferred premiums (less loading)	46,731	....	46,731
Net actuarial reserve carried in the liabilities	1,865,095	61,404	1,926,499

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	3,286	2,945	341
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	1,355	....	1,355

Reserves for claims payable in instalments	56,438	1,317	55,121
Net actuarial reserve carried in the liabilities	61,079	4,262	56,817

MINISTERS LIFE - A MUTUAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
AM (5) 3.50% Ill. Std	421	297	....	....
1941 CSO 2.75% CRVM	3,442	1,455	....	....
1958 CSO 3.00% Can. Mod	1,289	203	....	....
Other	560	22	....	....
Disability benefits	....	7	....	....
Additional accidental death benefits	....	2	....	....
Total individual (gross)	5,712	1,986	....	....
Reinsurance ceded	....	....	....	....
ANNUITIES				
Settlement				
Individual annuity (Proj. B) 6.00%	4	42	....	....
Other	3	12	....	....
Total settlement (gross)	7	54	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	1,986	....	1,986
ANNUITIES			
Settlement and disability	54	....	54
Total reserve for insurance and annuity contracts	2,040	....	2,040
Deduct deferred premiums (less loading)	14	....	14
Net actuarial reserve carried in the liabilities	2,026	....	2,026

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	37	....	37
Net actuarial reserve carried in the liabilities	37	....	37

THE MINNESOTA MUTUAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.00%-2.50% NLP	29	8	....	....
1958 CSO 3.50% - 3.00% NLP	30	3	....	....
Other	14	3	....	....
Additional accidental death benefits	(10)	....	....	....

Total individual (gross)	73	14	....	....
Reinsurance ceded	....	....	....	....
Group				
Unearned premium	4,380	3	....	....
Contingency reserve	....	6	....	....
Tabular Life Reserve	....	8	....	....
Total group (gross)	4,380	17	....	....
Reinsurance ceded	....	....	....	....
ANNUITIES				
Group				
1937 SA 2.25%	....	....	2	17
a-1949 2.50%	....	....	1	16
Total group (gross)	....	....	3	33
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	14	....	14
Group	17	....	17
ANNUITIES			
Group	....	33	33
Total reserve for insurance and annuity contracts	31	33	64
Net actuarial reserve carried in the liabilities	31	33	64

MUNICH REINSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
CA 1969-75 6.50% NLP	....	....	....	310
CA 1969-75 6.50% 1978 Canadian	....	....	43,186	1,189
CA 1969-75 7.00% 1978 Canadian	....	....	2,223,195	8,332
Unearned gross premium	....	....	263,768	846
Premium accumulation	....	....	....	506
Disability	....	....	....	237
Miscellaneous	....	....	821	216
Total individual (gross)	....	....	2,530,970	11,636
Reinsurance ceded	....	....	107,516	240
Group				
Unearned gross premium	....	....	528,239	24
Disability 8.00%-Krieger Method	....	....	....	537
Miscellaneous	....	....	....	1
Total group (gross)	....	....	528,239	562
Reinsurance ceded	....	....	1,110	2
ANNUITIES				
Disability				
1964 CDT 8.00%	....	....	....	20
Total disability (gross)	....	....	....	20
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	11,636	11,636
Group	....	562	562
ANNUITIES			
Settlement and disability	....	20	20
Total reserve for insurance and annuity contracts	....	12,218	12,218
Deduct total reserve for reinsured contracts	....	242	242
Net actuarial reserve carried in the liabilities	....	11,976	11,976

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	16	....	16
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	341	125	216
Reserve for claims payable in instalments	6,909	3,379	3,530
Net actuarial reserve carried in the liabilities	7,266	3,504	3,762

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
Am. Exp. 3.00% NLP	2,457	2,022	....	....
1941 CSO 2.25% NLP	4,566	2,389	....	....
1941 CSO 2.50% NLP	8,704	3,382	....	....
1941 CSO 3.00% NLP	5,538	1,899	....	....
1958 CSO 2.50% NLP	41,244	8,778	....	....
1958 CSO 3.50% NLP	11,215	272	....	....
1958 CSO 4.50% CRVM	248,825	1,286	....	....
Miscellaneous	222	558	6,042	678
Total individual (gross)	322,771	20,586	6,042	678
Reinsurance ceded	....	....	....	....
Group				
Miscellaneous	5,729	63	....	....
Total group (gross)	5,729	63	....	....
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
Miscellaneous	17	133	....	....
Total individual (gross)	17	133	....	....
Reinsurance ceded	....	....	....	....
Group				
Deposit administration	....	759	....	....
Miscellaneous	13	94	....	....
Total group (gross)	13	853	....	....
Reinsurance ceded	....	....	....	....

Settlement				
Miscellaneous	....	....	25	186
Total settlement (gross)	....	....	25	186
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	....	....	8	29
Total disability (gross)	....	....	8	29
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	20,586	678	21,264
Group	63	....	63
ANNUITIES			
Individual	133	....	133
Group	853	....	853
Settlement and disability	....	215	215
Total reserve for insurance and annuity contracts	21,635	893	22,528
Deduct deferred premiums (less loading)	379	....	379
Net actuarial reserve carried in the liabilities	21,256	893	22,149

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	14	....	14
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	1,238	....	1,238
Reserves for claims payable in instalments	1,177	....	1,177
Net actuarial reserve carried in the liabilities	2,429	....	2,429

MUTUAL OF OMAHA INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3,00% Can. Mod	355,153	25,192	....	....
1958 CSO 3.00% NLP	385,544	6,827	....	....
1958 CSO 3.50% Can. Mod	55,576	3,725	....	....
1958 CSO 3.00%	....	2,833	....	....
1958 CSO 3.50%	....	1,113	....	....
1952 Disability Study 3.00% NLP	....	1,081	....	....
1980 CSO 5.50% NLP	18,793	85	....	....
Total individual (gross)	815,066	40,856	....	....
Reinsurance ceded	195,962	3,666	....	....
Group				
Unearned premium	1,830,624	149	....	....
1970 IGLD 5.50%	....	2,787	....	....
Fund accumulation	....	803	....	....
Miscellaneous	....	1,031	....	....
Total group (gross)	1,830,624	4,770	....	....
Reinsurance ceded	22,956	174	....	....

ANNUITIES				
Individual				
3.00%	542	2,576	....	....
a-1949 3.50% NLP	89	891	....	....
Miscellaneous	27	734	....	....
Total individual (gross)	658	4,201	....	....
Reinsurance ceded	116	1,037	....	....
Group				
a-1949 3.50% NLP	....	6,118	....	....
1971 GAM 9.75%	53	514	....	....
1970 IGLD 9.75%	....	42	....	....
Total group (gross)	53	6,674	....	....
Reinsurance ceded	....	....	....	....
Settlement				
3.00% NLP	....	29	....	....
Total settlement (gross)	....	29	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	40,856	....	40,856
Group	4,770	....	4,770
ANNUITIES			
Individual	4,201	....	4,201
Group	6,674	....	6,674
Settlement and disability	29	....	29
Total reserve for insurance and annuity contracts	56,530	....	56,530
Deduct total reserve for reinsured contracts	4,877	....	4,877
Deduct deferred premiums (less loading)	2,366	....	2,366
Net actuarial reserve carried in the liabilities	49,287	....	49,287

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	5,387	41	5,346
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	5,590	....	5,590
Reserves for claims payable in instalments	67,061	15,149	51,912
Net actuarial reserve carried in the liabilities	78,038	15,190	62,848

MUTUELLE GENERALE FRANCAISE VIE

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
ASSURANCE				
Individuelle				
CA 1958-64 5.00%, 1978 Canadienne	....	....	152,010	220
CA 1958-64, 8.00% décroissant de 0.10% l'an depuis l'émission jusqu'à 6.00%, 1978 Canadienne	....	....	5,519	225
.50 Cx CA 1958-64 5.00%	....	....	120,457	162

CIA 1969-75, 8.00%-.25% (1974-année d'émission), accroissant par .25% p.a. jusqu'à 8.00% et décroissant après 1980 par .25% p.a. jusqu'à 4.00%, 1978 Canadienne	....	....	11,655	1,116
Accumulation de primes	....	....	(111,117)	89
50% des primes brutes	....	....	....	210
Divers	....	....	1,124	156
Autre	....	....	295,838	-85
Total (brut): Individuelle	....	....	586,603	2,093
Réassurance cédée	....	....	365,244	1,350
Collective				
Primes non acquises	....	....	130,658	....
1970 IGLD 7.50%	....	....	....	257
1970 IGLD 3.00%	....	....	....	22
115% de CA 1958-64 Ult. 6.50%	....	....	63,874	51
Autre	....	....	....	18
Total (brut): Collective	....	....	194,532	348
Réassurance cédée	....	....	97,398	179
RENTE				
Collective				
1971 GAM Proj. D (20 ans), 9.80%, 15 ans et 4.75% par la suite	....	....	98	344
Total (brut): Collective	....	....	98	344
Réassurance cédée	....	....	....	....

PROVISION ACTUARIELLE NETTE - RESUME - VIE

	Avec Participation $'000	Sans Participation $'000	Total $'000
ASSURANCE			
Individuelle	....	2,093	2,093
Collective	....	348	348
RENTE			
Collective	....	344	344
Total de la réserve pour les contrats d'assurance et de rente	....	2,785	2,785
Moins le total de la provision pour les acceptations en réassurance	....	1,529	1,529
Provision actuarielle nette portée au passif	....	1,256	1,256

PROVISION ACTUARIELLE NETTE - RESUME - ACCIDENT ET MALADIE

	Provision (brut) $'000	Provision pour cessions $'000	Provision (net) $'000
Provision pour réclamations payables par versements	29	14	15
Provision pour réclamations payables par versements.	29	14	15

NATIONAL FIDELITY LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO-M 3.50% NLP	1,165	32	....	....
1958 CSO-F 3.50% NLP	382	11	....	....
1958 CSO-M 4.00% NLP	97	....	8,938	49
1958 CSO-F 4.00% NLP	15	....	1,935	11

1958 CSO-M 4.50% CRVM	....	....	10,547	181
1958 CSO-M 4.50% CRVM	....	....	1,004	18
Unearned gross premium	....	2	....	37
Miscellaneous	....	....	....	2
Total individual (gross)	1,659	45	22,424	298
Reinsurance ceded	78	1	7,894	24

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	45	298	343
Total reserve for insurance and annuity contracts	45	298	343
Deduct total reserve for reinsured contracts	1	24	25
Deduct deferred premiums (less loading)	10	63	73
Net actuarial reserve carried in the liabilities	34	211	245

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments	639	491	148
Net actuarial reserve carried in the liabilities	639	491	148

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
Unearned premium	12,414	....	....	....
Contingency reserve	....	16	....	....
Total group (gross)	12,414	16	....	....
Reinsurance ceded	....	....	....	....
ANNUITIES				
Group				
1951 Ga proj. to 1971 scale C, 4.00%	7	52	....	....
Total group (gross)	7	52	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	16	....	16
ANNUITIES			
Group	52	....	52
Total reserve for insurance and annuity contracts	68	....	68
Net actuarial reserve carried in the liabilities	68	....	68

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments	567	....	567
Net actuarial reserve carried in the liabilities	567	....	567

NEW YORK LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
Am. Exp. 2.50% NLP	2,959	2,049	....	....
Am. Exp. 3.00% NLP	11,940	9,198	....	....
1941 CSO 2.00% NLP	8,204	5,303	....	....
1941 CSO 2.50% NLP	64,503	24,505	....	....
1958 CSO 3.00% NLP	550,305	80,769	....	....
1958 CSO 3.00% CRVM (Mod.)	214,503	20,826	....	....
1958 CSO (M) 3.50%	1,359,034	5,729	....	....
1958 CSO (M) 3.50% Can. Mod	1,345,768	38,030	....	....
Other	8,397	8,028	....	....
Total individual (gross)	3,565,613	194,437	....	....
Reinsurance ceded	28,383	151	....	....
Group				
1960 CSG 3.00% NLP	1,728,790	6,702	....	....
Other	516,821	3,015	....	....
Total group (gross)	2,245,611	9,717	....	....
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
1960 Mod. a-1949 (with proj.) 3.50% NLP	1,009	4,270	7	44
Other	2,687	3,286	16	149
Total individual (gross)	3,696	7,556	23	193
Reinsurance ceded	....	....	....	....
Group				
1971 IAM (proj. 20 years) 4.00%	2,219	14,276	....	....
1971 IAM (proj. B) 4.00%	847	7,069	....	....
Miscellaneous	....	402	....	....
Total group (gross)	3,066	21,747	....	....
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	120	904	....	....
Total settlement (gross)	120	904	....	....
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	23	96	....	....
Total disability (gross)	23	96	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	194,437	....	194,437
Group	9,717	....	9,717

ANNUITIES			
Individual	7,556	193	7,749
Group	21,747	....	21,747
Settlement and disability	1,000	....	1,000
Total reserve for insurance and annuity contracts	234,457	193	234,650
Deduct total raerve for reinsured contracts	151	....	151
Deduct deferred premiums (less laoding)	14,286	....	14,286
Net actuarial reserve carried in the liabilities	220,020	193	220,213

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	146	....	146
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	2,283	6	2,277
Reserves for claims payable in instalments	5,028	1,204	3,824
Net actuarial reserve carried in the liabilities	7,457	1,210	6,247

NORTH AMERICAN LIFE AND CASUALTY COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 3.00% Can. Mod	....	....	2,080	824
1941 CSO 3.25% NLP	....	....	450	160
1941 CSO 3.25% Can. Mod	....	....	5,366	2,167
A 1924-29 3.50% Can.Mod	....	....	5,652	2,177
1958 CSO 3.50% NLP	....	....	23,250	702
1958 CSO 3.50 Can. Mod	....	....	27,869	5,247
Other	....	....	12,036	711
Total individual (gross)	....	....	76,703	11,988
Reinsurance ceded	....	....	412	2
Group				
Miscellaneous	....	....	179,113	142
Total group (gross)	....	....	179,113	142
Reinsurance ceded	....	....	10,150	....
ANNUITIES				
Individual				
a-1949 3.50% single premium	....	....	15	165
Other	....	....	15	128
Total individual (gross)	....	....	30	293
Reinsurance ceded	....	....	....	....
Group				
Ga 1951 3.50%	....	....	46	469
Total group (gross)	....	....	46	469
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	....	....	11	26
Total settlement (gross)	....	....	11	26
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments..............	567	....	567
Net actuarial reserve carried in the liabilities....	567	....	567

NEW YORK LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
Am. Exp. 2.50% NLP..........................	2,959	2,049	....	....
Am. Exp. 3.00% NLP..........................	11,940	9,198	....	....
1941 CSO 2.00% NLP..........................	8,204	5,303	....	....
1941 CSO 2.50% NLP..........................	64,503	24,505	....	....
1958 CSO 3.00% NLP..........................	550,305	80,769	....	....
1958 CSO 3.00% CRVM (Mod.)..................	214,503	20,826	....	....
1958 CSO (M) 3.50%..........................	1,359,034	5,729	....	....
1958 CSO (M) 3.50% Can. Mod.................	1,345,768	38,030	....	....
Other.......................................	8,397	8,028	....	....
Total individual (gross)..................	3,565,613	194,437	....	....
Reinsurance ceded.........................	28,383	151	....	....
Group				
1960 CSG 3.00% NLP..........................	1,728,790	6,702	....	....
Other.......................................	516,821	3,015	....	....
Total group (gross).......................	2,245,611	9,717	....	....
Reinsurance ceded.........................	....	....	....	....
ANNUITIES				
Individual				
1960 Mod. a-1949 (with proj.) 3.50% NLP......	1,009	4,270	7	44
Other.......................................	2,687	3,286	16	149
Total individual (gross)..................	3,696	7,556	23	193
Reinsurance ceded.........................	....	....	....	....
Group				
1971 IAM (proj. 20 years) 4.00%..............	2,219	14,276	....	....
1971 IAM (proj. B) 4.00%....................	847	7,069	....	....
Miscellaneous...............................	....	402	....	....
Total group (gross).......................	3,066	21,747	....	....
Reinsurance ceded.........................	....	....	....	....
Settlement				
Miscellaneous...............................	120	904	....	....
Total settlement (gross)..................	120	904	....	....
Reinsurance ceded.........................	....	....	....	....
Disability				
Miscellaneous...............................	23	96	....	....
Total disability (gross)..................	23	96	....	....
Reinsurance ceded.........................	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual..................................	194,437	....	194,437
Group.......................................	9,717	....	9,717

ANNUITIES			
Individual	7,556	193	7,749
Group	21,747	....	21,747
Settlement and disability	1,000	....	1,000
Total reserve for insurance and annuity contracts	234,457	193	234,650
Deduct total rserve for reinsured contracts	151	....	151
Deduct deferred premiums (less laoding)	14,286	....	14,286
Net actuarial reserve carried in the liabilities	220,020	193	220,213

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	146	....	146
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	2,283	6	2,277
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Net actuarial reserve carried in the liabilities	7,457	1,210	6,247

NORTH AMERICAN LIFE AND CASUALTY COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 3.00% Can. Mod	....	....	2,080	824
1941 CSO 3.25% NLP	....	....	450	160
1941 CSO 3.25% Can. Mod	....	....	5,366	2,167
A 1924-29 3.50% Can.Mod	....	....	5,652	2,177
1958 CSO 3.50% NLP	....	....	23,250	702
1958 CSO 3.50 Can. Mod	....	....	27,869	5,247
Other	....	....	12,036	711
Total individual (gross)	....	....	76,703	11,988
Reinsurance ceded	....	....	412	2
Group				
Miscellaneous	....	....	179,113	142
Total group (gross)	....	....	179,113	142
Reinsurance ceded	....	....	10,150	....
ANNUITIES				
Individual				
a-1949 3.50% single premium	....	....	15	165
Other	....	....	15	128
Total individual (gross)	....	....	30	293
Reinsurance ceded	....	....	....	....
Group				
Ga 1951 3.50%	....	....	46	469
Total group (gross)	....	....	46	469
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	....	....	11	26
Total settlement (gross)	....	....	11	26
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	11,988	11,988
Group	....	142	142
ANNUITIES			
Individual	....	293	293
Group	....	469	469
Settlement and disability	....	26	26
Total reserve for insurance and annuity contracts	....	12,918	12,918
Deduct total reserve for reinsured contracts	....	2	2
Deduct deferred premiums (less loading)	....	269	269
Net actuarial reserve carried in the liabilities	....	12,647	12,647

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	24	....	24
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	280	....	280
Net actuarial reserve carried in the liabilities	304	....	304

NORTH AMERICAN REASSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
Am. Exp. 2.50% NLP	....	....	495	10
Am. Exp. 3.00% NLP	....	....	3	2
1941 CSO 2.50% NLP	....	....	740	125
1958 CSO 2.50% NLP	....	....	21,639	85
1958 CSO 3.00% NLP	....	....	4,474	68
Modified Co-insurance (issues of 1907 and later)	....	....	182,839	....
Disability benefits	....	....	....	8
Miscellaneous	....	....	....	10
Other	....	....	1,466	31
Total individual (gross)	....	....	211,656	339
Reinsurance ceded	....	....	19,110	88

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	339	339
Total reserve for insurance and annuity contracts	....	339	339
Deduct total reserve for reinsured contracts	....	88	88
Net actuarial reserve carried in the liabilities	....	251	251

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	32	....	32
Reserves for claims payable in instalments	3	....	3
Net actuarial reserve carried in the liabilities	35	....	35

OLD REPUBLIC LIFE INSURANCE COMAPNY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
1958 CET 3.00%				
1958 CSO 3.00%	....	....	60,052	1,307
Rule of 78	....	....	50,556	1,815
Contingency reserve	....	....	7,457	151
	....	....	....	500
Total group (gross)	....	....	118,065	3,773
Reinsurance ceded	....	....	118,065	3,773

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	....	3,773	3,773
Total reserve for insurance and annuity contracts	....	3,773	3,773
Deduct total reserve for reinsured contracts	....	3,773	3,773
Net actuarial reserve carried in the liabilities	....	....	NIL

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	1,808	1,721	87
Reserves for claims payable in instalments	3,501	3,307	194
Net actuarial reserve carried in the liabilities	5,309	5,028	281

PACIFIC MUTUAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
1941 CSO 2.50% NLP	7,612	....	....	....
Contingency reserve	....	7	....	....
Total group (gross)	7,612	7	....	....
Reinsurance ceded	3,544	....	....	....

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
ANNUITIES				
Group				
1937 SA (-1) 2.50% NSP	....		1	....
Ga-1951 Mod. 4.00% NSP	....		1	....
Total group (gross)	....		2	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	7	....	7
ANNUITIES			
Group	2	....	2
Total reserve for insurance and annuity contracts	9	....	9
Net actuarial reserve carried in the liabilities	9	....	9

THE PATRIOT LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
130% 1960 CSG 3.00%	....	....	259,295	8,673
Additional reserve	....	....	....	426
Total group (gross)	....	....	259,295	9,099
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	....	9,099	9,099
Net actuarial reserve carried in the liabilities	....	9,099	9,099

THE PAUL REVERE LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1946-49 Basic select 4.00% NLP	....	....	1,467	583
1955-60 Basic select 4.50% NLP	....	....	4,789	1,570
1955-60 Basic select 5.00% NLP	....	....	8,584	1,874
1955-60 Basic select 5.50% NLP	....	....	494,239	10,621
1926 Class (3) 3.50%	....	....	....	320
Excess mortality on term conversions: Co. experience, 5.00%	....	....	....	254
Miscellaneous	....	....	77,668	1,079
Total individual (gross)	....	....	586,747	16,301
Reinsurance ceded	....	....	14,297	40

Group				
Miscellaneous	....	....	76,561	237
Total group (gross)	....	....	76,561	237
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
1937 SA (-2) 3.50% NLP				
Other	....	....	73	291
Progressive Annuity 3.50% NLP	....	....	12	98
	....	....	....	21,365
Total individual (gross)	....	....	85	21,754
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	....	....	54	583
Total settlement (gross)	....	....	54	583
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	16,301	16,301
Group	....	237	237
ANNUITIES			
Individual	....	21,754	21,754
Settlement and disability	....	583	583
Total reserve for insurance and annuity contracts	....	38,875	38,875
Deduct total reserve for reinsured contracts	....	40	40
Deduct deferred premiums (less loading)	....	865	865
Net actuarial reserve carried in the liabilities	....	37,970	37,970

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	7	....	7
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	20,673	....	20,673
Reserves for claims payable in instalments	12,780	....	12,780
Net actuarial reserve carried in the liabilities	33,460	....	33,460

THE PENN MUTUAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
Am-Exp 3.00%	11	11	....	....

Am-Exp 4.50%	4	4	....	....
1941 CSO 4.50%	45	26	....	....
1941 CSO 2.50%	18	5	....	....
1958 CSO 2.50%	82	15	....	....
1958 CSO 4.50%	103	26	....	....
Accidental death Benefits	(71)	....	....	....
Other	25	2	....	....
Adjustment for rounding	(1)	(1)	....	....
Total individual (gross)	287	88	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	88	....	88
Deduct deferred premiums (less loading)	1	....	1
Net actuarial reserve carried in the liabilities	87	....	87

PENNSYLVANIA LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1955/60 Inter-co S. and U. (M) ALB (-1) 6.00% grading down to 4.50% after 15 yrs. Linton B (Mod.)	....	....	164,364	2,684
1958 CSO/CET 6.00%	....	....	730	257
Disability benefits	....	....	....	52
Additional accidental death benefits	....	....	(103,561)	31
Miscellaneous	....	....	....	32
Total individual (gross)	....	....	165,094	3,056
Reinsurance ceded	....	....	2,843	14
Group				
Unearned premium	....	....	194,076	....
Total group (gross)	....	....	194,076	....
Reinsurance ceded	....	....	....	....
ANNUITIES				
Group				
Deposit administration	....	....	....	168
Total group (gross)	....	....	....	168
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	3,056	3,056
ANNUITIES			
Group	....	168	168
Total reserve for insurance and annuity contracts	....	3,224	3,224
Deduct total reserve for reinsured contracts	....	14	14
Deduct deferred premiums (less loading)	....	146	146
Net actuarial reserve carried in the liabilities	....	3,064	3,064

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	163	....	163
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	11,076	....	11,076
Reserves for claims payable in instalments	8,565	....	8,565
Net actuarial reserve carried in the liabilities	19,804	....	19,804

PHOENIX MUTUAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.00% NLP	....	....	45,309	152
Total individual (gross)	....	....	45,309	152
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	152	152
Net actuarial reserve carried in the liabilities	....	152	152

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments	329	....	329
Net actuarial reserve carried in the liabilities	329	....	329

PIERCE NATIONAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 2.50% NLP	....	....	354	240
1958 CSO 3.00% NLP	....	....	345	189
1958 CSO 3.50% NLP	....	....	4,191	2,822
1958 CSO ALB 3.00% Can. Mod	....	....	3,843	66
1958 CSO ALB 3.50% Can. Mod	....	....	13,537	4,069
Other	....	....	5,610	66
Miscellaneous	....	....	....	173
Total Individual (gross)	....	....	27,880	7,625
Reinsurance ceded	....	....	....	....

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
ANNUITIES				
Individual				
1980 I.A.M. 5.50%	....	....	233	245
1980 I.A.M. 7.50%	....	....	13	15
Total individual (gross)	....	....	246	260
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	7,625	7,625
ANNUITIES			
Individual	....	260	260
Total reserve for insurance and annuity contracts	....	7,885	7,885
Deduct deferred premiums (less loading)	....	432	432
Net actuarial reserve carried in the liabilities	....	7,453	7,453

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 4.50% NLP	....	....	336	81
Other	....	....	4	....
Disability benefits	....	....	(70)	....
Additional accidental death benefits	....	....	(46)	....
Miscellaneous	....	....	(177)	9
Total individual (gross)	....	....	340	90
Reinsurance ceded	....	....	....	....
Group				
Unearned gross premium	....	....	257,193	....
2158 CSO 3.50% NLP	....	....	99	21
Disability benefits	....	....	314	433
Total group (gross)	....	....	257,606	454
Reinsurance ceded	....	....	....	....
ANNUITIES				
Settlement				
2.50%	....	....	1	1
Total settlement (gross)	....	....	1	1
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	90	90
Group	....	454	454
ANNUITIES			
Settlement and disability	....	1	1
Total reserve for insurance and annuity contracts	....	545	545
Deduct deferred premiums (less loading)	....	2	2
Net actuarial reserve carried in the liabilities	....	543	543

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies....................	91	....	91
Reserves for claims payable in instalments...............	2,218	....	2,218
Net actuarial reserve carried in the liabilities....	2,309	....	2,309

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual and Industrial				
AM (5) 2.50% NLP..........................	46,912	28,965	....	....
1941 CSO 2.50% NLP..............................	536,790	217,015	....	....
1958 CSO 2.50% NLP..............................	153,338	49,290	....	....
1958 CSO 3.00% NLP..............................	816,254	189,120	....	....
1958 CSO 3.50% NLP..............................	3,953,515	261,559	....	....
1941 St. Int. 2.50% NSP.........................	36,490	24,039	....	....
1941 St. Int. 4.50% NSP.........................	56,650	28,860	....	....
SI 4.50% NSP....................................	26,954	21,913	....	....
1941 S.I. 2.50% NSP.............................	36,699	23,045	....	....
1941 S.I. 4.50% NSP.............................	66,522	43,852	....	....
Other...	2,679,313	75,698	....	....
Disability benefits.............................	....	28,236	....	....
Additional accidental death benefits.........	(6,565,406)	17,076	....	....
Miscellaneous...................................	....	366	....	....
Total individual and industrial (gross)..	8,409,437	1,009,034	....	....
Reinsurance ceded........................	468,717	6	....	....
Group				
Basic policy....................................	16,749,733	3,606	....	....
1970 IGLD 4.50%.................................	....	23,486	....	....
Disability benefits - other.....................	....	965	....	....
Miscellaneous...................................	....	35,356	....	....
Total group (gross)........................	16,749,733	63,413	....	....
Reinsurance ceded..........................	24,205	156	....	....
ANNUITIES				
Individual				
1971 IAM 4.00%..................................	....	....	1,894	16,832
1971 IAM (-1) 6.00%.............................	818	8,256	753	8,396
3.50% NLP.......................................	12,208	49,915	....	....
8.50%...	5,127	54,172	....	....
Other...	651	5,560	1,116	6,038
Disability benefits.............................	....	399	....	....
Miscellaneous...................................	....	1	1,619	16,446
Total individual (gross)..................	18,804	118,303	5,382	47,714
Reinsurance ceded..........................	....	....	....	....
Group				
Pru. Ga Mod. 6.00%..............................	1,749	14,792	....	....
Other...	1,267	11,286	....	....
Fund Accumulation...............................	....	31,216	....	....
Total group (gross)........................	3,016	57,294	....	....
Reinsurance ceded..........................	....	....	....	....
Settlement				
Miscellaneous...................................	1,714	13,715	....	....
Total settlement (gross)..................	1,714	13,715	....	....
Reinsurance ceded..........................	15	152	....	....

Disability				
Miscellaneous	208	832	....	....
Total disability (gross)	208	832	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual and Industrial	1,009,034	....	1,009,034
Group	63,413	....	63,413
ANNUITIES			
Individual	118,303	47,714	166,017
Group	57,294	....	57,294
Settlement and disability	14,547	....	14,547
Total reserve for insurance and annuity contracts	1,262,591	47,714	1,310,305
Deduct total reserve for reinsured contracts	314	....	314
Deduct deferred premiums (less loading)	31,923	....	31,923
Net actuarial reserve carried in the liabilities	1,230,354	47,714	1,278,068

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	172	....	172
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	1,489	....	1,489
Reserves for claims payable in instalments and other reserves	75,412	1,955	73,457
Net actuarial reserve carried in the liabilities	77,073	1,955	75,118

SAFECO LIFE INSURANCE COMPANY

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments	67	....	67
Net actuarial reserve carried in the liabilities	67	....	67

SOCIETE COMMERCIALE DE REASSURANCE

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
ASSURANCE				
Individuelle				
CA 1958-64 5.00% 1978 Canadienne	....	....	169,149	283
.50 Cx CA 1958-64 5.00%	....	....	31,058	56
C.A. 1958-64 (Mod. 150%) Intérêt variable, 1978 Canadienne	....	....	7,178	292
65% CIA 1969-75 9.00% 1978 Canadienne	....	....	356,281	-168
65% CIA 1969-75 .50CxCA 9.00%	....	....	36,092	29
Accumulation de primes	....	....	(80,150)	268
50% des primes brutes	....	....	....	33

Divers	....	....	135	60
Total (brut): individuelle	....	....	599,893	853
Réassurance cédée	....	....	....	....
Collective				
Primes non acquises	....	....	131,144	....
1970 IGLD Mod. 7.50%	....	....	....	297
115% de C.A. 1958-64 ULT., 6.50%	....	....	63,874	51
Invalidité CDT 64 Mod. 8.00% (15 ans) 4.25% par la suite	....	....	....	31
Total (brut): Collective	....	....	195,018	379
Réassurance cédée	....	....	....	....
RENTE				
Collective				
1971 GAM proj D 20 ans; 9.80% 15 ans et 4.75% par la suite	....	....	171	601
Total (brut): Collective	....	....	171	601
Réassurance cédée	....	....	....	....

PROVISION ACTUARIELLE NETTE - RESUME - VIE

	Avec Participation $'000	Sans Participation $'000	Total $'000
ASSURANCE			
Individuelle	....	853	853
Collective	....	379	379
RENTE			
Collective	....	601	601
Total de la réserve pour les contrats d'assurance et de rente	....	1,833	1,833
Provision actuarielle nette portée au passif	....	1,833	1,833

STATE FARM LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 2.50%, 2.00% NLP	9,588	3,525	....	....
1958 CSO 2.50% NLP	10,471	2,383	....	....
1958 CSO 3.00% NLP	1,501	378	....	....
1958 CSO 3.25% NLP	289,546	19,133	....	....
1958 CSO 3.50% NLP	459,413	5,490	....	....
1948 CSO 4.50% NLP	215,175	673	....	....
Other	2,227	46	....	....
Disability benefits	....	768	....	....
Additional accidental death benefits	(140,795)	259	....	....
Miscellaneous	....	1,185	....	....
Total individual (gross)	987,921	33,840	....	....
Reinsurance ceded	189	....	....	....
Group				
Other	57,078	62	....	....
Contingency reserve	....	38	....	....
Total group (gross)	57,078	100	....	....
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
1971 IAM Proj. B to 2000 3.50% NLP	535	2,296	....	....
PAT (-1) 3.25%, 2.50% NLP	189	1,177	....	....

Total individual (gross)	724	3,473	....	....
Reinsurance ceded	....	....	....	....
Settlement				
2.50%-4.50%	9	119	....	....
Total settlement (gross)	9	119	....	....
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	....	3	....	....
Total disability (gross)	....	3	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	33,840	....	33,840
Group	100	....	100
ANNUITIES			
Individual	3,473	....	3,473
Settlement and disability	122	....	122
Total reserve for insurance and annuity contracts	37,535	....	37,535
Deduct total reserve for reinsured contracts	1	....	1
Deduct deferred premiums (less loading)	2,197	....	2,197
Net actuarial reserve carried in the liabilities	35,337	....	35,337

STATE MUTUAL LIFE ASSURANCE COMPANY OF AMERICA

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 2.50% NLP	23	10	....	....
1958 CSO 2.50% NLP	1	....	....	....
Total individual (gross)	24	10	....	....
Reinsurance ceded	....	....	....	....
Group				
Unearned premium	24,059	....	....	....
Contingency reserve	....	37	....	....
Disability	18	11	....	....
Total group (gross)	24,077	48	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	10	....	10
Group	48	....	48
Total reserve for insurance and annuity contracts	58	....	58
Net actuarial reserve carried in the liabilities	58	....	58

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	3	....	3
Net actuarial reserve carried in the liabilities	3	....	3

STOREBRAND INTERNATIONAL REINSURANCE COMPANY LTD.

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.00% Can. Mod.	....	....	1,110	126
50% of one year's gross premium	....	....	493,041	1,087
C.I.A. 1969-75 varying interest 1978				
Canadian	....	....	1,033,392	3,024
Other	....	....	447,471	587
Supplementary benefits: 100% of one year's gross premium	....	....	(16,790)	92
Total individual (gross)	....	....	1,975,014	4,916
Reinsurance ceded	....	....	339,381	740
ANNUITIES				
Individual				
Block coinsurance of flexible premium deferred annuities (ceding company basis)	....	....	....	5,414
Total individual (gross)	....	....	....	5,414
Reinsurance ceded	....	....	....	....
Disability				
CA 1958-64 ULT. 6.00%	....	....	6	31
Total disability (gross)	....	....	6	31
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	4,916	4,916
ANNUITIES			
Individual	....	5,414	5,414
Settlement and disability	....	31	31
Total reserve for insurance and annuity contracts	....	10,361	10,361
Deduct total reserve for reinsured contracts	....	740	740
Net actuarial reserve carried in the liabilities	....	9,621	9,621

SWISS REINSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
.50 Cx CA 1958-64 SEL (M)	....	....	75,356	172

50% Gross premiums	....	....	....	7
Disability benefits	....	....	....	18
Total individual (gross)	....	....	75,356	197
Reinsurance ceded	....	....	....	....
Group				
Unearned premium	....	....	33,771	11
Total group (gross)	....	....	33,771	11
Reinsurance ceded	....	....	....	....
ANNUITIES				
Settlement				
Ga 1951 Proj. C 30 years, 7.50% to 1979, 4.00% thereafter	....	....	2	45
Total settlement (gross)	....	....	2	45
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	197	197
Group	....	11	11
ANNUITIES			
Settlement and disability	....	45	45
Total reserve for insurance and annuity contracts	....	253	253
Net actuarial reserve carried in the liabilities	....	253	253

TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
Miscellaneous	....	....	42,069	705
Disability benefits	....	....	....	8
Total individual (gross)	....	....	42,069	713
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
a-1949 Table (-5,-6) projected 25 years 2.50%	....	....	896	9,435
a-1959 (M) Table (0,-5) 5.50%	....	....	3,701	26,286
a-1959 (M) Table (0,-5) 6.25%	....	....	74	302
1971 IAM Table (-5.5,-7) 2.50%	....	....	403	4,179
1971 IAM Table (-2,-3.5) 3.00%	....	....	111	1,704
1971 IAM Table (-5.5,-7) 3.00% - 2.50%	....	....	936	8,744
Other	....	....	....	2
Total individual (gross)	....	....	6,121	50,652
Reinsurance ceded	....	....	....	....
Settlement				
a-1959 (M) Table (0,-5) 5.50%	....	....	40	388
1971 IAM Table (-2,-3.5) 3.00%	....	....	6	72
Total settlement (gross)	....	....	46	460
Reinsurance ceded	....	....	....	....

Disability				
1952 Disability study 2.50%	....	....	....	1
Total disability (gross)	....	....	....	1
Reinsurance	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	713	713
ANNUITIES			
Individual	....	50,652	50,652
Settlement and disability	....	461	461
Total reserve for insurance and annuity contracts	....	51,826	51,826
Deduct deferred premiums (less loading)	....	15	15
Net actuarial reserve carried in the liabilities	....	51,811	51,811

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Reserves for claims payable in instalments	408	....	408
Net actuarial reserve carried in the liabilities	408	....	408

TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 3.00% NLP	....	....	5,714	2,278
1941 CSO 3.50% NLP	....	....	15,221	5,554
1958 CSO (M) 3.00% NLP	5,092	552	2,945,756	9,707
1958 CSO (M) 3.50% NLP	....	....	72,922	16,256
1958 CSO (M) 4.00% NLP	....	....	2,790,918	12,058
1958 CSO 4.50% (M) NLP	....	....	1,049,752	3,504
1958 CSO FEM 4.00% NLP	....	....	540,604	1,203
FEM 3.50% NLP	....	....	7,090	1,074
CM (5) 3.00% NLP	....	....	2,026	637
CM (5) 3.50% NLP	....	....	1,552	925
Other	178	126	313,741	1,691
Substandard extra reserve	1,066	260	....	730
Gross premium deficiency reserve	....	1	....	5,163
Disability Benefits	....	....	....	2,499
Miscellaneous	....	15	....	1,870
Additional accidental death benefits	....	....	219,679	222
Total individual (gross)	6,336	954	7,964,975	65,371
Reinsurance ceded	826	6	982,114	4,558
Group				
Miscellaneous	....	....	436,597	1,040
Total group (gross)	....	....	436,597	1,040
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
Miscellaneous	4	36	4	19
Total individual (gross)	4	36	4	19
Reinsurance ceded	....	....	....	....

Group				
Ga-1951 (OM, -5F) 3.50%	....	....	55	418
Ga-1971 (OM, -5F) 3.50%	....	....	281	2,203
Deposit administration	....	....	19,991	4,585
Other	....	....	74	845
Total group (gross)	....	....	20,401	8,051
Reinsurance ceded	....	....	....	....
Settlement				
Other	....	....	161	950
Total settlement (gross)	....	....	161	950
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	....	....	81	445
Total disability (gross)	....	....	81	445
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	954	65,371	66,325
Group	....	1,040	1,040
ANNUITIES			
Individual	36	19	55
Group	....	8,051	8,051
Settlement and disability	....	1,395	1,395
Total reserve for insurance and annuity contracts	990	75,876	76,866
Deduct total reserve for reinsured contracts	6	4,558	4,564
Deduct deferred premiums (less loading)	29	7,880	7,909
Net actuarial reserve carried in the liabilities	955	63,438	64,393

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	7	....	7
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	2,395	27	2,368
Reserves for claims payable in instalments	3,305	607	2,698
Net actuarial reserve carried in the liabilities	5,707	634	5,073

THE TRAVELERS INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 2.50% NLP	....	....	28,396	13,577
1941 CSO 2.75% NLP	....	....	2,057	847
1941 CSO 3.00% NLP	....	....	29,225	9,836
1958 CSO 3.00% NLP	....	....	78,176	14,050
Am. Exp. 3.00% NLP	....	....	3,874	2,596
Am. Exp. 3.50% NLP	....	....	2,250	1,898
Other	....	....	364,827	155
Disability benefits	....	....	....	432
Additional accidental death benefits	....	....	(112,731)	163

Miscellaneous	....	....	....	2,427
Total individual (gross)	....	....	508,805	45,981
Reinsurance ceded	....	....	1,657	13
Group				
2.50% NLP	....	....	....	3,453
1941 CSO 2.50% NLP	....	....	64	41
1960 CSG 3.00% NLP	....	....	2,919,835	31
1958 CSO 3.00% NLP	....	....	461	302
1958 CSO 3.50% NLP	....	....	605	323
1958 CSO 4.00% NLP	....	....	763	291
Other	....	....	180,560	8
Disability benefits	....	....	....	4,920
Contingency reserve	....	....	....	1,167
Total group (gross)	....	....	3,102,288	10,536
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
1937 SA 3.50%	....	....	54	412
Total individual (gross)	....	....	54	412
Reinsurance ceded	....	....	9	104
Group				
Ga-1951 3.50% NLP	....	....	1,241	9,998
Other - 4.00% or less	....	....	46	502
Other - More than 4.00%	....	....	19	156
Deposit administration	....	....	....	4,141
Total group (gross)	....	....	1,306	14,797
Reinsurance ceded	....	....	....	....
Settlement				
1937 SA 3.50%	....	....	330	2,557
a-1949 4.00% NLP	....	....	159	1,820
Other	....	....	86	494
Total settlement (gross)	....	....	575	4,871
Reinsurance ceded	....	....	103	1,076
Disability				
3.50%	....	....	142	169
Other	....	....	79	123
Total disability (gross)	....	....	221	292
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	45,981	45,981
Group	....	10,536	10,536
ANNUITIES			
Individual	....	412	412
Group	....	14,797	14,797
Settlement and disability	....	5,163	5,163
Total reserve for insurance and annuity contracts	....	76,889	76,889
Deduct total reserve for reinsured contracts	....	1,193	1,193
Deduct deferred premiums (less loading)	....	456	456
Net actuarial reserve carried in the liabilities	....	75,240	75,240

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies..................................	141	61	80
Unearned premiums and mid-terminal reserves for individual non-cancellable policies....................	284	284	....
Reserves for claims payable in instalments..............	9,029	6,847	2,182
Net actuarial reserve carried in the liabilities....	9,454	7,192	2,262

UNIONE ITALIANA DI RIASSICURAZIONE S.P.A.

	Affaires Participantes		Affaires Non-participantes	
	Montants $'000	Réserve $'000	Montants $'000	Réserve $'000
ASSURANCE				
Individuelle				
CA 1958-64 (Mod. 150%) 5.00%, 1978 Canadienne..............................	....	....	11,572	433
.50 Cx CA 1958-64 5.00%..............................	....	....	1,031	1
CIA 1969-75 (Mod. 150%) Intérêt variable, 1978 Canadienne..............................	....	....	2,711	-10
70% CIA 1969-75 (Mod. 150%) 9.00% 1978 Canadienne..............................	....	....	25,185	-7
CA 1958-64 (Mod. 150%) Intérêt variable, 1978 Canadienne..............................	....	....	1,651	68
Accumulation de primes..............................	....	....	(30,037)	27
50% des primes brutes..............................	....	....	....	3
Autre..............................	....	....	2,724	2
Divers..............................	....	....	45	26
Total (brut): individuelle..............................	....	....	44,919	543
Réassurance cédée..............................	....	....	....	....
Collective				
Primes non acquises (mort accidentelle et mutilation)..............................	....	....	(31,930)	....
Divers..............................	....	....	....	9
Total (brut): Collective..............................	....	....	....	9
Réassurance cédée..............................	....	....	....	....
RENTE				
Collective				
1971 GAM Proj. D 20 ans, 9.80% (15 ans), 4.75%..............................	....	....	73	258
Total (brut): Collective..............................	....	....	73	258
Réassurance cédée..............................	....	....	....	....

PROVISION ACTUARIELLE NETTE - RESUME - VIE

	Avec Participation $'000	Sans Participation $'000	Total $'000
ASSURANCE			
Individuelle..............................	....	543	543
Collective..............................	....	9	9
RENTE			
Collective..............................	....	258	258
Total de la reserve pour les contrats d'assurance et de rente..............................	....	810	810
Provision actuarielle nette portée au passif........	....	810	810

UNION MUTUAL LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 2.50% NLP	1,039	452		
1958 CSO 3.00% NLP	2,204	525	....	....
Am. Exp. 3.00% NLP	211	162	....	....
Other	102	18	....	....
Total individual (gross)	3,556	1,157	....	....
Reinsurance ceded	....	....	....	....
Group				
1960 CSG 3.00%	62,775	72	....	....
1970 IGLD 3.00%	....	17	....	....
Other	....	10	....	....
Total group (gross)	62,775	99	....	....
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
a-1949 Proj. 30 yrs., 2.50%	1	11	....	....
Total individual (gross)	1	11	....	....
Reinsurance ceded	....	....	....	....
Settlement				
6.50%	5	15	....	....
3.00%	1	20	....	....
Other	....	1	....	....
Adjustment for rounding	....	-1	....	....
Total settlement (gross)	6	35	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	1,157	....	1,157
Group	99	....	99
ANNUITIES			
Individual	11	....	11
Settlement and disability	35	....	35
Total reserve for insurance and annuity contracts	1,302	....	1,302
Deduct deferred premiums (less loading)	14	....	14
Net actuarial reserve carried in the liabilities	1,288	....	1,288

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	478	....	478
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	3,378	....	3,378
Reserves for claims payable in instalments	7,776	....	7,776
Net actuarial reserve carried in the liabilities	11,632	....	11,632

UNIONMUTUAL STOCK LIFE INSURANCE COMPANY OF AMERICA

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	2	....	2
Reserves for claims payable in instalments	751	....	751
Net actuarial reserve carried in the liabilities	753	....	753

UNITED AMERICAN INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1958 CSO 3.00% Can. Mod	....	....	1,182	68
1958 CSO 3.50% Can. Mod	....	....	11,403	2,283
Other	....	....	158	4
Disability benefits	....	....	10	1
Additional accidental death benefits	....	....	1,247	1
Miscellaneous	....	....	....	107
Total individual (gross)	....	....	14,000	2,464
Reinsurance ceded	....	....	5	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	2,464	2,464
Total reserve for insurance and annuity contracts	....	2,464	2,464
Deduct deferred premiums (less loading)	....	225	225
Net actuarial reserve carried in the liabilities	....	2,239	2,239

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	22	4	18
Reserves for claims payable in instalments	8	....	8
Net actuarial reserve carried in the liabilities	30	4	26

UNITED OF OMAHA LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 2.50% Can. Mod	....	....	867	295
1941 CSO 3.00% Can. Mod	....	....	1,682	701
1941 CSO 2.50% NLP	....	....	1,272	141
1941 CSO 3.00% NLP	....	....	8,106	3,126
1958 CSO 3.00% Can. Mod	....	....	4,012	1,046

	Participating Amounts $'000	Participating Reserve $'000	Non-participating Amounts $'000	Non-participating Reserve $'000
1958 CSO 3.00% NLP				
Miscellaneous	....	....	2,585	582
Deficiency reserve	....	....	789	190
	....	....	....	99
Total individual (gross)	....	....		
Reinsurance ceded	....	....	19,313	6,180
	....	....	....	....
Group				
Unearned premium	....	....	238	5
Total group (gross)	....	....		
Reinsurance ceded	....	....	238	5
	....	....	....	....
ANNUITIES				
Settlement				
3.50%	....	....	1	8
Total settlement (gross)	....	....		
Reinsurance ceded	....	....	1	8
	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	....	6,180	6,180
Group	....	5	5
ANNUITIES			
Settlement and disability	....	8	8
Total reserve for insurance and annuity contracts	....	6,193	6,193
Deduct deferred premiums (less loading)	....	76	76
Net actuarial reserve carried in the liabilities	....	6,117	6,117

WASHINGTON NATIONAL INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Group				
Unearned gross premium	....	....	18	11
Total group (gross)	....	....		
Reinsurance ceded	....	....	18	11
	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Group	....	11	11
Net actuarial reserve carried in the liabilities	....	11	11

WINTERTHUR LIFE INSURANCE COMPANY

	Participating		Non-participating	
	Amounts $'000	Reserve $'000	Amounts $'000	Reserve $'000
INSURANCE				
Individual				
1941 CSO 3.00% NSP or CV	....	....		
1941 CSO 3.50% Can. Mod.	1,058	372	78	48
1958 CSO 3.50% NSP or CV	614	246	348	105
			....	....

88% CA 1958-64 (M) 8.96% *grading to 7.25% in 1995 and thereafter, 1978 Canadian	4,872	801	....	....
88% Ca 1958-64 (M) 9.16% *grading to 7.25% in 1995 and thereafter, 1978 Canadian	9,766	463	....	....
88% CA 1958-64 (M) 8.61% *grading to 7.25% in 1996 and thereafter, 1978 Canadian	371	108	....	....
88% CA 1958-64 (M) 8.64% *grading to 7.25% in 1996 and thereafter, 1978 Canadian	436	109	....	....
88% CA 1958-64 (M) 8.96% *grading to 5.00% in 2001 and thereafter, 1978 Canadian	....	....	3,983	222
88% CA 1958-64 (M) 9.16% *grading to 5.00% in 2001 and thereafter, 1978 Canadian	....	....	15,810	134
88% CA 1958-64 (M) 8.60% *grading to 5.00% in 2001 and thereafter, 1978 Canadian	....	....	547	155
88% CA 1958-64 (M) 8.63% *grading to 5.00% in 2001 and thereafter, 1978 Canadian	....	....	381	78
Other	444	168	21,639	139
Disability benefits	....	23	....	9
Additional accidental death benefits	(6,000)	5	(4,779)	3
Miscellaneous	....	35	....	11
Total individual (gross)	17,561	2,330	42,786	904
Reinsurance ceded	....	....	....	....
Group				
AM (5) 2.50% NLP	291	93	....	....
1958 CSO 2.50% Can. Mod	1,143	31	....	....
Other	125	116	110,471	179
Disability benefits	....	....	....	44
Additional accidental death benefits	(733)	7	(312)	....
Miscellaneous	1	9	....	56
Total group (gross)	1,560	256	110,471	279
Reinsurance ceded	....	....	....	....
ANNUITIES				
Individual				
Interest 4.00% or less	12	77	....	1
88% CA 1958-64 (M) 9.16% *grading to 5.00% in 2001 and thereafter, 1978 Canadian	....	....	27	107
88% CA 1958-64 (M) 9.03% *grading to 7.25% in 1995 and thereafter, 1978 Canadian	11	41	....	....
88% CA 1958-64 (M) 9.00% *grading to 7.25% in 1995 and thereafter, 1978 Canadian	203	212	....	....
9.00% *grading to 7.25% in 1995 and thereafter, 1978 Canadian	....	....	13	124
Guaranteed interest rate	....	....	....	717
Other	....	11	9	56
Disability benefits	....	1	....	1
Total individual (gross)	226	342	49	1,006
Reinsurance ceded	....	....	....	....
Group				
Interest more than 4.00%	....	....	....	5
1937 SA (-1) 3.00%	....	....	10	64
Other	1	3	1	7
Deposit administration	....	....	....	570
Total group (gross)	1	3	11	646
Reinsurance ceded	....	....	....	....
Settlement				
Miscellaneous	2	8	....	2
Total settlement (gross)	2	8	....	2
Reinsurance ceded	....	....	....	....
Disability				
Miscellaneous	....	1	....	....
Total disability (gross)	....	1	....	....
Reinsurance ceded	....	....	....	....

NET ACTUARIAL RESERVE - SUMMARY - LIFE

	Par $'000	Non-Par $'000	Total $'000
INSURANCE			
Individual	2,330	904	3,234
Group	256	279	535
ANNUITIES			
Individual	342	1,006	1,348
Group	3	646	649
Settlement and disability	9	2	11
Total reserve for insurance and annuity contracts	2,940	2,837	5,777
Deduct deferred premiums (less loading)	97	56	153
Net actuarial reserve carried in the liabilities	2,843	2,781	5,624

*The interest rate assumption for any particular issue year is the series of calendar year investment rates generated by that particular block of business.

The following companies are registered to transact accident and sickness insurance business only.

COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums on other than individual non-cancellable policies	36	....	36
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	762	1	761
Reserves for claims payable in instalments	149	....	149
Net actuarial reserve carried in the liabilities	947	1	946

MASSACHUSETTS INDEMNITY AND LIFE INSURANCE COMPANY

NET ACTUARIAL RESERVE - SUMMARY - ACCIDENT AND SICKNESS

	Gross Reserve $'000	Reserve for Reins. Ceded $'000	Net Reserve $'000
Unearned premiums and mid-terminal reserves for individual non-cancellable policies	838	....	838
Reserves for claims payable in instalments	460	....	460
Net actuarial reserve carried in the liabilities	1,298	....	1,298

STATEMENT OF ASSESSMENTS

ETATS DES COTISATIONS

STATEMENT OF ASSESSMENTS FOR THE YEAR ENDED MARCH 31, 1982

made in accordance with the Department of Insurance Act on all premiums of life insurance companies. (This assessment is based on the expenditure incurred by the Department during the fiscal year ended March 31, 1982, and on premiums, etc., for the year 1981.)

ETAT DES COTISATIONS POUR L'ANNEE CLOSE LE 31 MARS 1982

versées, conformément à la Loi sur le Département des Assurances, à l'égard des primes des compagnies d'assurance-vie. (Cette cotisation se fonde sur les dépenses encourues par le Département au cours de l'année financière close le 31 mars 1982 et sur les primes, etc., relative à l'exercice 1981.)

Canadian_Canadiennes	Regular - Normale $	*Special - *Spéciale $
Abbey Life Insurance Company of Canada	667	13
The Acadia Life Insurance Company	1,340	-
Alliance Compagnie Mutuelle d'Assurance-vie	24,487	2,745
Allstate Life Insurance Company of Canada	9,574	2,267
Assurance-Vie Desjardins	53,218	6,021
Atlantic Mutual Life Assurance Company	850	205
The Canada Life Assurance Company	201,119	17,837
Canadian General Life Insurance Company	4,022	897
Canadian Reassurance Company	9,652	1,419
Chrysler Life Insurance Company of Canada	234	8
The Citadel Life Assurance Company	7,013	723
COLONIA Life Insurance Company	5,459	-
The Commercial Life Assurance Company of Canada	4,335	22
La Compagnie d'Assurance sur la Vie La Sauvegarde	26,017	2,426
Confederation Life Insurance Company	192,781	38,127
Les Coopérants, Société Mutuelle d'Assurance-vie	26,647	1,907
Co-operative Life Insurance Company	13,705	-
Co-operators Life Insurance Company	3,613	-
Crown Life Insurance Company	83,786	13,575
CUMIS Life Insurance Company	11,164	1,164
The Dominion Life Assurance Company	71,615	5,821
The Dominion of Canada General Insurance Company	4,122	168
Eaton Bay Life Assurance Company	22,403	763
The Equitable Life Insurance Company of Canada	14,838	1,169
The Excelsior Life Insurance Company	89,394	17,710
Family Life Assurance Company	3,365	-
Fidelity Life Assurance Company	13,970	27
Financial Life Assurance Company of Canada	531	-
Glacier National Life Assurance Company	45	88
The Great-West Life Assurance Company	254,827	48,381
The Imperial Life Assurance Company of Canada	78,345	5,973
INA Life Insurance Company of Canada	1,248	620
Laurier Life Insurance Company	1,226	461
London Life Insurance Company	182,421	27,045
The Manufacturers Life Insurance Company	208,226	198
The Maritime Life Assurance Company	80,894	5,478
The Monarch Life Assurance Company	26,891	139
Montreal Life Insurance Company	11,854	37
MONY Life Insurance Company of Canada	10,900	20
The Mutual Life Assurance Company of Canada	269,118	20,069
The National Life Assurance Company of Canada	36,578	4,582
La Nationale, Compagnie de Réassurance du Canada	535	-
North American Life Assurance Company	77,454	3,074
The North West Life Assurance Company of Canada	13,320	152
The Northern Life Assurance Company of Canada	13,280	1,656
Occidental Life Insurance Company of Canada	5,475	-
Pioneer Life Assurance Company	4,855	-
Pitts Life Insurance Company	1,134	481
Reliable Life Insurance Company	2,296	869
The Sovereign Life Assurance Company of Canada	2,485	-
Sun Life Assurance Company of Canada	294,931	26,162
Toronto Mutual Life Insurance Company	3,091	-
Travelers Life Insurance Company of Canada	35,500	9,176
The Wawanesa Mutual Life Insurance Company	2,982	46
The Western Life Assurance Company	388	2
Zurich Life Insurance Company of Canada	10,883	526

British_Britanniques

Commercial Union Assurance Company Limited	8,863	-
Co-operative Insurance Society Limited	199	-
The Mercantile and General Reinsurance Co. Ltd	7,623	-
The Mutual Life and Citizens'Assurance Co. Ltd	8	-
NRG London Reinsurance Company Limited	252	-
The Norwich Union Life Insurance Society	4,505	-
Phoenix Assurance Company Limited	54	-
The Prudential Assurance Company Limited (of England)	58,708	-
Royal Insurance Company Limited	3,593	-
The Standard Life Assurance Company	98,479	-
Sun Alliance and London Assurance Company Limited	704	-
The Victory Insurance Company, Limited	3,087	331

Foreign_Etrangeres

A.G.F. Réassurances	127	-
Abeille-Paix Réassurances	544	-
Aetna Life Insurance Company	10,972	3,561
Alexander Hamilton Life Insurance Company of America	1,201	289
Allstate Life Insurance Company	81	8
American Bankers Life Assurance Company of Florida	577	210
American Health and Life Insurance Company	4	-
American Life Insurance Company	138	4
American National Insurance Company	9	-
American United Life Insurance Company	40	-
Bankers Life and Casualty Company	4	2
Bankers Life Company	197	23
Business Men's Assurance Company of America	85	-
The Capitol Life Insurance Company	9	6
Carolina Life & Accident Insurance Company	116	57
Charter National Life Insurance Company	28	-
Cologne Life Reinsurance Company	547	-
Combined Insurance Company of America	22,039	10,672
Connecticut General Life Insurance Company	1,534	564
Continental Assurance Company	88	8
Cuna Mutual Insurance Society	1,239	99
The Equitable Life Assurance Society of the U.S	2,473	791
Federated Life Insurance Company	660	34
Fireman's Fund American Life Insurance Company	172	96
Ford Life Insurance Company	1,462	428
The Franklin Life Insurance Company	75	5
Frankona Ruckversicherungs - Aktien-Gesselschaft	520	-
GAN-VIE Compagnie Française d'Assurance sur la Vie	22	-
General American Life Insurance Company	88	16
General Reassurance Corporation	69	-
Globe Life Insurance Company	453	-
Hartford Life Insurance Company	48	11
John Alden Life Insurance Company	37	11
John Hancock Mutual Life Insurance Company	12,304	810
Life Insurance Company of North America	1,615	816
Life Investors Insurance Company of America	738	216
The Lincoln National Life Insurance Company	924	161
Maccabees Mutual Life Insurance Company	95	4
Massachusetts General Life Insurance Company	517	251
Massachusetts Mutual Life Insurance Company	207	68
Metropolitan Life Insurance Company	101,639	9,304
Ministers Life - A Mutual Life Insurance Company	22	2
The Minnesota Mutual Life Insurance Company	10	-
Munich Reinsurance Company	3,269	331
The Mutual Life Insurance Company of New York	547	123
Mutual of Omaha Insurance Company	25,609	11,080
Mutuelle Générale Française Vie	313	-
National Fidelity Life Insurance Company	153	63
New England Mutual Life Insurance Company	16	3
New York Life Insurance Company	15,864	928
North American Life and Casualty Company	960	117
North American Reassurance Company	3,527	4
Old Republic Life Insurance Company	94	53
Pacific Mutual Life Insurance Company	10	-
The Patriot Life Insurance Company	173	-
The Paul Revere Life Insurance Company	7,185	3,171
Pennsylvania Life Insurance Company	5,644	2,553
Phoenix Mutual Life Insurance Company	40	6
Pierce National Life Insurance Company	649	-

Provident Life and Accident Insurance Company..........................	1,032	367
The Prudential Insurance Company of America...........................	96,497	20,603
SAFECO Life Insurance Company..	23	4
Société Commercial de Réassurance......................................	608	-
State Farm Life Insurance Company......................................	2,371	-
State Mutual Life Assurance Company of America.........................	128	46
Storebrand International Reinsurance Company Ltd.......................	1,797	-
Swiss Reinsurance Company..	165	-
Teachers Insurance and Annuity Association of America..................	497	2
Transamerica Occidental Life Insurance Company.........................	16,801	2,030
The Travelers Insurance Company..	7,374	1,181
Union Mutual Life Insurance Company....................................	784	386
Unione Italiana di Riassicurazione S.P.A...............................	64	-
United American Insurance Company......................................	425	3
United Benefit Life Insurance Company..................................	131	-
Winterthur Life Insurance Company......................................	449	-
Total..	3,074,106	342,161

*Special assessments re winding-up of Pitts Insurance Company
*Cotisations spéciales à l'égard de la liquidation de la Pitts, Compagnie d'Assurance

STATEMENT OF ASSESSMENTS FOR THE YEAR ENDED MARCH 31, 1982

made in accordance with the Department of Insurance Act on all premiums of fraternal benefit societies. (This assessment is based on the expenditure incurred by the Department during the fiscal year ended March 31, 1982, and on premiums, etc., for the year 1981.)

ETAT DES COTISATIONS POUR L'ANNEE CLOSE LE 31 MARS 1982

versées conformément à la Loi sur le Département des assurances, à l'égard de toutes les primes des sociétés de secours mutuels. (Cette cotisation se fonde sur les dépenses faites par le Département au cours de l'année financière close le 31 mars 1982 et sur les primes, etc., relative à l'année 1981.)

Canadian_Canadiennes

ACTRA Fraternal Benefit Society	205
The Associated Canadian Travellers	109
Canadian Foresters Life Insurance Society	2,777
Canadian Slovak Benefit Society	10
Canadian Slovak League	17
The Canadian Woodmen of the World	31
The Commercial Travellers' Association of Canada	5
The Grand Orange Lodge of British America	187
The Independent Order of Foresters	8,337
Lutheran Life Insurance Society of Canada	3,073
The North West Commercial Travellers' Association of Canada	90
The Order of Italo-Canadians	6
Sons of Scotland Benevolent Association	114
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	34
Workers Benevolent Association of Canada	61

Foreign_Etrangeres

Association Canado-Américaine	164
Croatian Catholic Union of U.S.A	10
Croatian Fraternal Union of America	110
Electrical Workers' Benefit Association	127
The First Catholic Slovak Ladies Association of the United States of America	3
The First Catholic Slovak Union of the United States of America and Canada	24
The Hungarian Reformed Federation of America	14
Knights of Columbus	2,474
Labor Zionist Alliance	15
The Locomotive Engineers' Mutual Life and Accident Insurance Association	8
National Fraternal Society of the Deaf	11
National Slovak Society of the United States of America	2
North American Benefit Association	227
The Order of United Commercial Travelers of America	100
Serb National Federation	19
Sons of Norway	56
Supreme Council of the Royal Arcanum	32
Ukrainian Fraternal Association (of America)	47
Ukrainian National Aid Association of America	44
Ukrainian National Association	128
United Transportation Union Insurance Association Incorporated	66
The Workmen's Circle	10
Total	18,747

ABSTRACT

OF STATEMENTS MADE BY LIFE INSURANCE COMPANIES

AND FRATERNAL BENEFIT SOCIETIES

REGISTERED TO TRANSACT

BUSINESS IN CANADA

IN ACCORDANCE WITH THE

CANADIAN AND BRITISH INSURANCE COMPANIES ACT,

AND THE FOREIGN INSURANCE COMPANIES ACT.

PRECIS

DES ETATS DES COMPAGNIES D'ASSURANCE-VIE

ET DES SOCIETES DE SECOURS MUTUELS

AUTORISEES A PRATIQUER

DES AFFAIRES AU CANADA,

EN VERTU DE LA

LOI SUR LES COMPAGNIES D'ASSURANCE

CANADIENNES ET BRITANNIQUES,

ET DE LA LOI SUR LES COMPAGNIES D'ASSURANCE ETRANGERES.

NOTES TO FINANCIAL TABLES

In respect of tables reporting the accident and sickness data of Canadian life insurance companies, Constellation Insurance is registered to transact accident and sickness insurance only.

In respect of tables reporting the accident and sickness data of Foreign life insurance companies, the following companies are registered in Canada to transact accident and sickness insurance only:

Commercial Travellers Mutual Insurance Company

Independence Life and Accident Insurance Company

Massachusetts Indemnity and Life Insurance Company

Because of space limitations, the following abbreviated forms have been used in the first column of tables indicated:

Tables/Tableaux XI, XII, XIII

- Par - avec par	- Participating fund - caisse avec participation
- Non-par - sans par	- Non-participating fund - caisse sans participation
- S/H fund	- Shareholders' fund
- A&S funds - fonds A&M	- Accident and sickness funds - fonds accidents et maladie

Table/Tableau XLV

P - Participating - avec participation

NP - Non-participating - sans participation

Table/Tableau LX

Life _ Vie	- Life insurance - assurance-vie
Sickness - Maladie	- Sickness and accident insurance - assurance accidents et maladie
Staff - Personnel	- Staff benefit - prévoyance du personnel

NOTES ADDITIONNELLES

Tableaux relatifs aux compagnies canadiennes d'assurance-vie souscrivant également l'assurance accident et maladie: Constellation Compagnie d'Assurance est enregistrée pour exercer des opérations d'assurance accident et maladie seulement.

Tableaux relatifs aux compagnies étrangères d'assurance-vie: les compagnies suivantes sont enregistrées au Canada pour exercer des opérations d'assurance accident et maladie seulement.

Compagnie Mutuelle d'Assurances Commercial Travelers

Independence Life and Accident Insurance Company

Massachusetts Indemnity and Life Insurance Company

Etant donné le peu d'espace disponible, des abbréviations ont été utilisées dans la première colonne des tableaux suivants:

Tables/Tableaux XI, XII, XIII

- Par - avec par	- Participating fund - avec participation
- Non-par - sans par	- Non-participating fund - sans participation
- S/H fund - fonds/Act	- Shareholders' fund - fonds des actionnaires
- A&S funds - fonds A&M	- Accident and sickness funds - fonds accident et maladie

Table/Tableau XLV

P - Participating - avec participation

NP - Non-participating - sans participation

Table/Tableau LX

Life - Vie	- Life insurance - assurance-vie
Sickness - Maladie	- Sickness and accident insurance - assurance accident et maladie
Staff - Personnel	- Staff benefit - prévoyance du personnel

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE I - ASSETS - CONSOLIDATED(1)

NO. / NO.	COMPANY / COMPAGNIE	BONDS / OBLIGATIONS	SHARES / ACTIONS	MORTGAGE LOANS ON REAL ESTATE / PRETS HYPOTHECAIRES SUR BIENS-FONDS	REAL ESTATE AND GROUND RENTS / BIENS-FONDS ET RENTES FONCIERES	POLICY LOANS / AVANCES SUR POLICES	TERM DEPOSITS AND GUARANTEED INVESTMENT CERTIFICATES / DEPOTS A TERME ET CERTIFICATS DE DEPOT GARANTI	CASH / ENCAISSE
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA..........	7,138	189	1,050	....	775	4,982	513
2	ACADIA LIFE..................	11,576	1,093	820	....	1,516	....	228
3	ALLIANCE MUTUELLE............	227,892	29,574	135,964	608	21,496	....	7,577
4	ALLSTATE LIFE OF CANADA.......	41,599	8,550	19,565	....	2,051	....	396
5	ASSUR.-VIE DESJARDINS.........	189,208	24,524	108,933	10,559	9,273	7,620	2,187
6	ATLANTIC MUTUAL LIFE..........	1,672	311	....	....	1	1,350	173
7	CANADA LIFE..................	1,665,183	255,014	988,035	167,543	280,293	....	60,019
8	CANADIAN GENERAL LIFE.........	7,616	9,896	8,462	....	13	6,540	8,376
9	CANADIAN REASSURANCE..........	56,432	15,673	10,290	2,300	2,541	....	515
10	CHRYSLER LIFE................	4,129	181	....	....	....	....	199
11	CITADEL LIFE.................	28,145	2,773	45,742	6,504	8,372	1,978	646
12	COLONIA LIFE.................	21,492	319	22,490	....	4,323	1,301	159
13	COMMERCIAL LIFE..............	27,724	3,988	25,869	....	3,428	187	1,608
14	LA SAUVEGARDE................	140,035	18,569	107,132	2,385	12,192	....	8,561
15	CONFEDERATION LIFE...........	1,017,075	214,957	1,227,983	109,280	257,131	6,367	50,658
16	LES COOPERANTS...............	154,398	29,920	157,791	5,501	20,579	4,002	3,914
17	CO-OPERATORS LIFE............	95,681	37,453	78,964	17,285	8,440	3,418	20,760
18	CROWN LIFE...................	1,092,734	179,440	1,032,411	92,395	297,403	....	174,930
19	CUMIS LIFE...................	46,226	120	4,756	1,138	5	2,719	1,955
20	DOMINION LIFE................	317,805	75,535	576,195	36,206	57,610	....	20,234
21	DOMINION OF CANADA GENERAL....	44,646	14,552	31,698	....	4,873	112	3,974
22	EATON BAY LIFE...............	105,831	8,117	88,026	1,549	4,649	3,311	167
23	EQUITABLE LIFE OF CANADA......	56,194	24,669	155,992	4,394	22,453	....	6,388
24	EXCELSIOR LIFE...............	319,833	31,106	397,465	22,310	30,718	399	19
25	FAMILY LIFE..................	18,081	-47	13,022	22,896	3,369	300	172
26	FIDELITY LIFE................	72,365	1,105	28,915	2,396	4,618	....	3,373
27	FINANCIAL LIFE...............	6,001	715	655	....	152	....	3,058
28	GLACIER NATIONAL LIFE.........	3,149	2,376	11,204	....	212	692	506
29	GREAT LAKES REINSURANCE.......	1,909	....	....	95	....	....	17
30	GREAT-WEST LIFE..............	1,811,043	239,326	2,365,249	412,530	332,119	....	74,850
31	IMPERIAL LIFE.......	397,256	110,420	421,613	71,251	80,311	7,647	25,942
32	INA LIFE OF CANADA...........	3,987	....	....	....	....	200	2,156
33	LAURIER LIFE.................	2,228	581	922	....	37	100	172
34	LONDON LIFE..................	1,098,829	102,013	2,469,895	97,776	373,882	121,864	57,711
35	MANUFACTURERS LIFE...........	3,590,521	560,864	1,297,316	736,140	546,886	....	122,155
36	MARITIME LIFE................	61,087	9,538	811,927	5,489	59,448	509	3,628
37	MONARCH LIFE.................	254,797	32,500	160,004	8,299	26,192	....	736
38	MONTREAL LIFE................	142,218	4,009	5,068	1,540	9,067	4,239	816
39	MONY LIFE....................	28,722	....	41,583	180	8,270	7,929	1,235
40	MUTUAL LIFE OF CANADA.........	1,685,367	154,186	1,475,455	152,862	286,271	7,700	18,004
41	NATIONAL LIFE OF CANADA.......	271,570	49,536	266,871	22,764	25,671	....	10,484
42	LA NATIONALE.................	2,963	....	115	....	3,740	....	726
43	NORTH AMERICAN LIFE...........	483,855	114,910	658,167	203,449	189,943	5,487	8,657
44	NORTH WEST LIFE..............	53,305	3,346	93,319	2,789	22,442	5,709	11,716
45	NORTHERN LIFE................	72,203	15,501	76,656	491	22,745	....	335
46	OCCIDENTAL LIFE..............	36,584	1,463	10,595	....	182	....	466
47	PIONEER LIFE.................	26,700	3,314	11,387	....	596	866	1
48	PITTS LIFE...................	4,795	130	280	170	17	500	158
49	PRINCIPAL LIFE...............	751	192	69	....	....	150	346
50	RELIABLE LIFE................	10,262	3,862	....	54	458	2,350	782
51	SOVEREIGN LIFE...............	9,861	-3,647	58,101	15,380	9,606	1,200	20
52	SUN LIFE.....................	3,221,339	925,500	1,875,666	844,324	680,178	95,796	21,774
53	TORONTO MUTUAL LIFE...........	17,082	1,796	16,140	....	4,018	4,445	....
54	TRAVELERS LIFE OF CANADA......	104,609	....	74,942	....	307	....	5,654
55	WAWANESA MUTUAL LIFE..........	46,046	4,246	5,685	....	743	....	12
56	WESTERN LIFE.................	8,039	540	1,023	....	1,457	200	3,240
57	ZURICH LIFE..................	71,748	10	48,137	21	7,860	....	9,018
	TOTAL, 1982....................	**19,300,536**	**3,324,808**	**17,525,614**	**3,080,853**	**3,750,932**	**312,169**	**762,076**
	TOTAL, 1981....................	**16,720,532**	**3,136,483**	**16,306,877**	**2,608,896**	**3,394,800**	**225,508**	**623,179**

(1) PLEASE REFER TO SPECIFIC LIFE AND ACCIDENT AND SICKNESS TABLES FOR RELEVANT FOOTNOTES.

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU I - ACTIF - CONSOLIDE(1)

NO. - NO.	OTHER INVESTMENTS - AUTRES PLACEMENTS	INVESTMENTS IN SUBSIDIARIES - PLACEMENTS DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	PREMIUMS OUTSTANDING - PRIMES A PERCEVOIR	AMOUNTS DUE FROM OTHER INSURERS - SOMMES A RECEVOIR D'AUTRES ASSUREURS	MISCELLANEOUS ASSETS - ELEMENTS D'ACTIF DIVERS	OTHER - AUTRE	ASSETS IN SEGREGATED FUNDS - FONDS DISTINCTS	TOTAL ASSETS - TOTAL DE L'ACTIF
	$	$	$	$	$	$	$	$	$
1	....	....	278	226	....	266	1,125	11,289	27,831
2	....	....	351	230	....	31	....	6,862	22,707
3	513	3,249	9,062	4,942	44	2,464	1,888	26,703	471,976
4	....	....	1,582	503	454	617	1,128	....	76,445
5	322	....	7,017	18,360	3,894	2,665	....	205,647	590,209
6	....	....	66	104	....	5	....	....	3,682
7	3,326	46,018	69,855	26,073	350	20,942	6,903	779,347	4,368,901
8	....	....	480	1,501	1,100	2,812	....	3,844	50,640
9	....	....	1,928	4,730	1,084	164	125,986	534	222,177
10	....	....	81	77	8	....	111	....	4,786
11	....	2,171	1,280	720	957	3,167	....	1,206	103,661
12	....	....	989	82	286	433	....	....	51,874
13	....	....	1,265	145	45	445	408	1,310	66,422
14	10	....	6,188	3,071	4,017	2,837	1,419	75,539	381,955
15	....	18,786	51,190	59,012	269	33,818	26,132	1,082,199	4,154,857
16	2,846	8,312	7,416	3,444	489	2,559	520	9,612	411,303
17	50	....	4,925	1,068	97	53	....	33,491	302,685
18	726	47,157	52,588	45,653	643	42,536	18,366	86,162	3,183,144
19	99	....	1,766	2,772	....	354	1,815	....	63,725
20	49,829	17,070	26,893	5,450	81	3,413	....	24,229	1,210,550
21	....	....	1,786	637	9	40	17	1,236	103,580
22	....	....	4,625	3,308	....	8,250	....	12,970	240,803
23	3,500	203	4,055	1,695	24	1,603	1,365	12,689	295,224
24	....	17,098	15,993	14,577	....	13,585	....	309,936	1,173,039
25	....	35,802	321	163	1,018	14,505	....	28,126	137,728
26	....	627	2,709	731	40	962	....	1,150	118,991
27	....	....	164	20	610	345	4	787	12,511
28	....	....	144	5	....	....	220	....	18,508
29	....	....	58	108	....	....	97	....	2,284
30	5,000	206,725	90,678	78,346	4,877	91,305	4,481	961,050	6,677,579
31	....	140,226	27,401	8,444	207	7,073	41,171	462,757	1,801,719
32	....	....	107	1,053	....	121	....	....	7,624
33	....	....	84	395	1,859	389	....	....	6,767
34	1,683	33,879	68,036	19,674	1,057	22,146	12,288	138,576	4,619,309
35	88,026	52,182	130,853	30,908	....	83,733	....	627,604	7,867,188
36	....	201	16,215	6,469	....	2,054	....	52,278	1,028,843
37	858	....	9,917	950	....	1,968	1	21,524	517,746
38	292	....	4,405	738	445	3,341	....	37,663	213,841
39	....	....	1,625	273	....	640	....	373	90,830
40	....	35,090	80,871	13,262	4,492	24,009	25,531	494,794	4,457,894
41	....	11,801	10,934	6,899	769	5,200	1,662	129,239	813,400
42	....	....	92	....	....	4	2,354	....	9,994
43	10,512	13,115	28,079	8,450	424	17,113	2,012	346,794	2,090,967
44	....	40	5,603	590	....	1,374	-20	1,529	201,742
45	....	....	3,175	994	35	2,273	1,724	1,270	197,402
46	....	....	1,114	398	125	....	2,432	5,118	58,477
47	....	1,950	1,434	496	....	315	686	....	47,745
48	....	....	156	227	....	103	....	....	6,536
49	....	....	28	....	....	....	3	....	1,539
50	....	....	408	844	114	129	944	....	20,207
51	....	....	884	289	....	5,551	....	....	97,245
52	90,293	101,876	137,988	43,960	177	41,518	40,584	1,342,707	9,463,680
53	....	....	773	171	237	164	....	....	44,826
54	....	....	3,972	1,144	....	1,269	4,743	17,894	214,534
55	....	....	1,522	78	....	....	4	....	58,336
56	....	....	209	88	8	182	254	472	15,712
57	....	....	2,277	792	100	2,732	9	16,028	158,732
	257,885	**793,578**	**903,895**	**425,339**	**30,445**	**473,577**	**328,367**	**7,372,538**	**58,642,612**
	195,825	**448,572**	**768,859**	**419,316**	**23,956**	**350,772**	**340,994**	**6,236,796**	**51,801,375**

(1) POUR CE QUI EST DES NOTES DE RENVOI, SE REFERER RESPECTIVEMENT AUX TABLEAUX PORTANT SUR L'ASSURANCE-VIE ET L'ASSURANCE ACCIDENT ET MALADIE.

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE II - LIABILITIES, CAPITAL AND SURPLUS - CONSOLIDATED(1)

NO. - NO.	COMPANY - COMPAGNIE	NET ACTUARIAL RESERVE - PROVISION ACTUARIELLE NETTE	OUTSTANDING CLAIMS AND PROVISION FOR UNREPORTED DEATH CLAIMS - RECLAMATIONS A REGLER ET PROVISION POUR SINISTRES NON DECLARES	AMOUNTS ON DEPOSIT AND OTHER CONTRACT LIABILITIES - SOMMES EN DEPOT ET AUTRES ENGAGEMENTS CONTRACTUELS	PROVISION FOR DIVIDENDS TO POLICYHOLDERS - PROVISION POUR PARTICIPATIONS	STAFF PENSION AND INSURANCE FUNDS - FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	OTHER LIABILITIES - AUTRE PASSIF	SEGREGATED FUND LIABILITIES - FONDS DISTINCTS
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	5,008	2,211	503	75	....	555	10,933
2	ACADIA LIFE	13,228	144	333	45	....	82	6,548
3	ALLIANCE MUTUELLE	330,765	6,116	24,723	9,170	15,850	5,771	25,307
4	ALLSTATE LIFE OF CANADA	46,041	2,919	595	923	....	4,446	....
5	ASSUR.-VIE DESJARDINS	291,978	28,930	15,099	8,316	....	9,651	205,647
6	ATLANTIC MUTUAL LIFE	1,188	279	262	282	....	201	....
7	CANADA LIFE	2,841,591	41,676	61,403	89,825	3,216	74,852	777,116
8	CANADIAN GENERAL LIFE	25,715	1,020	6,352	2,066	....	2,004	3,400
9	CANADIAN REASSURANCE	55,990	4,095	488	12,601	....	124,535	138
10	CHRYSLER LIFE	391	104	24	....	....	143	....
11	CITADEL LIFE	72,223	1,706	4,991	1,368	3,519	5,347	834
12	COLONIA LIFE	43,653	31	698	129	....	1,904	....
13	COMMERCIAL LIFE	51,235	757	1,030	171	....	1,119	1,029
14	LA SAUVEGARDE	232,276	8,409	16,986	5,891	....	2,660	75,539
15	CONFEDERATION LIFE	2,241,638	100,618	139,907	46,813	....	200,672	1,080,327
16	LES COOPERANTS	313,166	4,693	19,780	5,130	7,156	8,016	9,612
17	CO-OPERATORS LIFE	194,487	3,523	21,031	9,146	....	4,863	33,491
18	CROWN LIFE	2,193,440	102,615	105,281	28,690	1,428	256,110	86,162
19	CUMIS LIFE	52,149	3,655	507	756	....	834	....
20	DOMINION LIFE	945,210	20,074	38,579	11,218	955	22,089	23,698
21	DOMINION OF CANADA GENERAL	73,383	1,359	63	393	10,929	2,190	736
22	EATON BAY LIFE	190,024	5,682	8,276	3,131	....	2,206	9,003
23	EQUITABLE LIFE OF CANADA	231,083	2,779	5,749	6,372	....	2,486	12,689
24	EXCELSIOR LIFE	607,149	22,065	18,106	9,243	....	117,874	309,936
25	FAMILY LIFE	77,674	304	640	297	....	2,347	27,889
26	FIDELITY LIFE	101,030	558	2,150	1,445	748	1,572	1,150
27	FINANCIAL LIFE	5,589	96	133	129	....	671	787
28	GLACIER NATIONAL LIFE	8,360	203	3	....	....	1,349	....
29	GREAT LAKES REINSURANCE	71	75	....	....	....	9	....
30	GREAT-WEST LIFE	4,391,719	157,441	314,576	76,457	....	99,250	961,050
31	IMPERIAL LIFE	1,030,073	17,419	54,280	21,782	26,594	28,882	460,133
32	INA LIFE OF CANADA	1,539	2,828	....	....	....	224	....
33	LAURIER LIFE	2,296	434	19	....	....	1,296	....
34	LONDON LIFE	2,772,630	44,921	516,177	153,119	336,444	114,801	138,576
35	MANUFACTURERS LIFE	5,804,199	41,113	237,907	104,873	94,984	98,630	621,870
36	MARITIME LIFE	830,497	10,749	4,568	13,983	512	51,577	52,278
37	MONARCH LIFE	365,076	2,019	34,279	6,450	15,218	3,425	21,524
38	MONTREAL LIFE	146,103	1,333	5,283	825	....	3,245	37,663
39	MONY LIFE	70,405	518	1,294	2	1,153	837	103
40	MUTUAL LIFE OF CANADA	3,045,187	34,464	283,042	89,271	....	36,761	492,520
41	NATIONAL LIFE OF CANADA	465,612	11,300	74,918	40,205	....	14,446	128,351
42	LA NATIONALE	1,671	624	....	213	....	5,203	....
43	NORTH AMERICAN LIFE	1,456,012	14,612	31,671	33,425	1,394	27,220	346,488
44	NORTH WEST LIFE	182,598	423	2,626	909	....	4,392	1,245
45	NORTHERN LIFE	155,776	1,839	12,152	3,038	490	3,671	1,270
46	OCCIDENTAL LIFE	39,092	373	57	3	....	10,443	4,910
47	PIONEER LIFE	26,613	163	4,088	3,926	....	1,511	....
48	PITTS LIFE	3,396	839	....	279	....	277	....
49	PRINCIPAL LIFE	....	....	....	....	....	82	....
50	RELIABLE LIFE	7,746	4,869	695	437	455	733	....
51	SOVEREIGN LIFE	62,493	424	8,739	2,008	....	11,829	....
52	SUN LIFE	5,744,493	86,245	555,968	237,326	57,390	116,576	1,342,707
53	TORONTO MUTUAL LIFE	34,035	187	3,027	751	1,058	715	....
54	TRAVELERS LIFE OF CANADA	164,797	1,648	384	2,320	....	17,139	17,894
55	WAWANESA MUTUAL LIFE	47,178	247	1,503	1,873	....	493	....
56	WESTERN LIFE	9,340	139	754	93	413	188	353
57	ZURICH LIFE	109,180	2,891	6,431	1,604	185	1,941	15,731
	TOTAL, 1982	**38,215,491**	**806,758**	**2,648,130**	**1,048,797**	**580,101**	**1,512,345**	**7,346,637**
	TOTAL, 1981	**33,347,877**	**754,843**	**2,451,184**	**818,042**	**527,807**	**1,420,182**	**6,214,916**

(1) PLEASE REFER TO SPECIFIC LIFE AND ACCIDENT AND SICKNESS TABLES FOR RELEVANT FOOTNOTES.

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU II - PASSIF ET AVOIR - CONSOLIDE(1)

NO. - NO.	TOTAL LIABILITIES - TOTAL DU PASSIF	APPROPRIATED SURPLUS - EXCEDENT AFFECTE: DEFERRED INCOME TAXES - IMPOTS REPORTES	APPROPRIATED SURPLUS - EXCEDENT AFFECTE: RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT	APPROPRIATED SURPLUS - EXCEDENT AFFECTE: OTHER RESERVES - AUTRES RESERVES	CAPITAL STOCK PAID - CAPITAL-ACTIONS VERSE	CONTRIBUTED SURPLUS - SUPPLEMENT D'APPORT	UNAPPROPRIATED EARNED SURPLUS - EXCEDENT GAGNE NON AFFECTE	UNAPPROPRIATED SURPLUS - EXCEDENT NON AFFECTE	TOTAL LIABILITIES CAPITAL AND SURPLUS - TOTAL DU PASSIF ET DE L'AVOIR
	$	$	$	$	$	$	$	$	$
1	19,285	....	2,205	....	1,500	7,888	-3,047	4,841	27,831
2	20,380	....	186	....	500	9,785	-8,144	1,641	22,707
3	417,712	....	14,527	8,973	....	....	30,764	30,764	471,976
4	54,924	....	7,138	....	500	750	13,133	13,883	76,445
5	559,621	....	7,686	6,061	575	....	16,266	16,266	590,209
6	2,212	....	119	....	1,000	....	351	351	3,682
7	3,889,679	....	93,271	204,248	....	....	181,703	181,703	4,368,901
8	40,557	....	4,067	....	1,234	1,341	3,441	4,782	50,640
9	197,847	....	1,788	3,662	1,000	2,220	15,660	17,880	222,177
10	662	....	199	....	1,500	500	1,925	2,425	4,786
11	89,988	....	7,298	82	3,500	8,596	-5,803	2,793	103,661
12	46,415	....	2,995	....	1,510	5,294	-4,340	954	51,874
13	55,341	....	1,204	1,275	3,000	1,335	4,267	5,602	66,422
14	341,761	5,715	12,392	6,917	238	58	14,874	14,932	381,955
15	3,809,975	-5,270	71,865	130,000	....	....	148,287	148,287	4,154,857
16	367,553	....	12,301	3,606	....	....	27,843	27,843	411,303
17	266,541	....	2,781	16,459	1,000	....	15,904	15,904	302,685
18	2,773,726	....	190,878	65,089	2,000	117	131,334	131,451	3,163,144
19	57,901	....	1,824	....	2,005	4,000	-2,005	1,995	63,725
20	1,061,823	....	20,131	23,300	1,000	....	104,296	104,296	1,210,550
21	89,053	....	4,692	....	....	....	9,835	9,835	103,580
22	218,322	....	10,400	....	250	19	11,812	11,831	240,803
23	261,158	....	3,665	16,336	....	....	14,065	14,065	295,224
24	1,084,373	....	35,722	1,637	250	11	51,046	51,057	1,173,039
25	109,151	....	2,823	....	2,120	12,841	10,793	23,634	137,728
26	108,653	....	4,713	100	1,000	2,265	2,260	4,525	118,991
27	7,405	....	2,029	....	1,000	1,000	1,077	2,077	12,511
28	9,915	....	490	149	500	....	7,454	7,454	18,508
29	155	....	29	25	....	....	2,075	2,075	2,284
30	6,000,493	15,090	246,105	....	2,000	....	413,891	413,891	6,677,579
31	1,639,163	1,223	41,824	4,244	24,935	59	90,271	90,330	1,801,719
32	4,591	4	118	....	1,501	500	910	1,410	7,624
33	4,045	....	779	....	1,502	503	-62	441	6,767
34	4,076,668	38,505	77,912	....	1,000	....	425,224	425,224	4,619,309
35	7,003,576	[illegible]	10,789	412,832	....	....	407,732	407,732	7,867,188
36	964,164	....	26,652	68	946	53,085	-16,052	37,013	1,028,843
37	447,991	....	15,584	10,000	1,040	636	42,495	43,131	517,746
38	194,452	....	10,931	1,237	1,667	8,337	-2,783	5,554	213,841
39	74,312	....	4,477	....	1,000	24,502	-13,461	11,041	90,830
40	3,981,245	....	89,551	151,368	....	....	235,730	235,730	4,457,894
41	734,832	....	21,450	3,463	1,000	75	52,580	52,655	813,400
42	7,711	....	212	....	....	....	2,071	2,071	9,994
43	1,910,822	....	24,079	30,277	....	....	125,789	125,789	2,090,967
44	192,193	....	4,248	106	3,267	1,215	713	1,928	201,742
45	178,236	....	4,245	3	1,000	101	13,817	13,918	197,402
46	54,878	....	1,025	....	1,500	8,950	-7,876	1,074	58,477
47	36,301	....	7,963	677	1,000	1,720	84	1,804	47,745
48	4,791	....	253	35	878	500	79	579	6,536
49	82	1	15	....	500	525	416	941	1,539
50	14,935	....	178	....	2,500	....	2,594	2,594	20,207
51	85,493	....	5,777	150	212	204	5,409	5,613	97,245
52	8,140,705	....	88,329	550,122	....	....	684,524	684,524	9,463,680
53	39,773	....	1,071	91	....	....	3,891	3,891	44,826
54	204,182	....	7,024	....	1,000	14,950	-12,622	2,328	214,534
55	51,294	....	695	....	4,500	....	1,847	1,847	58,336
56	11,280	....	1,028	....	707	1,092	1,605	2,697	15,712
57	137,963	....	8,289	....	200	50	12,230	12,280	158,732
	52,158,259	**87,527**	**1,220,021**	**1,652,592**	**81,037**	**175,004**	**3,268,172**	**3,443,176**	**58,642,612**
	45,534,831	**101,238**	**1,227,858**	**1,467,331**	**78,786**	**156,507**	**3,234,814**	**3,391,321**	**51,801,375**

(1) POUR CE QUI EST DES NOTES DE RENVOI, SE REFERER RESPECTIVEMENT AUX TABLEAUX PORTANT SUR L'ASSURANCE-VIE ET L'ASSURANCE ACCIDENT ET MALADIE.

TABLE III - INCOME - CONSOLIDATED(1)

NO. - NO.	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME (EXCLUDING SEGREGATED FUNDS) - PRODUITS DE PLACEMENTS (SAUF DES FONDS DISTINCTS)	NET INVESTMENT INCOME FROM SEGREGATED FUNDS - BENEFICE NET PROVENANT DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS	CONTRIBUTIONS TO STAFF PENSION AND INSURANCE FUNDS - CONTRIBUTIONS AUX FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	OTHER INCOME - AUTRES REVENUS
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	2,641	...	1,491	-973	...	...	6
2	ACADIA LIFE	3,675	93	1,498	124	...	...	...
3	ALLIANCE MUTUELLE	86,917	614	43,215	4,860	5	1,386	130
4	ALLSTATE LIFE OF CANADA	26,487	46	7,421	...	...	...	60
5	ASSUR.-VIE DESJARDINS	185,758	4,617	38,252	38,934	...	...	4,852
6	ATLANTIC MUTUAL LIFE	2,590	...	351	...	...	...	...
7	CANADA LIFE	836,411	12,743	350,947	135,203	341	1,852	-10,524
8	CANADIAN GENERAL LIFE	16,614	...	4,579	444	...	...	87
9	CANADIAN REASSURANCE	152,053	...	10,371	93	21	...	63,686
10	CHRYSLER LIFE	129	...	456	...	...	...	4
11	CITADEL LIFE	21,487	35	9,821	129	...	203	-89
12	COLONIA LIFE	26,677	...	4,845	...	...	...	1,447
13	COMMERCIAL LIFE	13,211	154	6,499	177	47	...	225
14	LA SAUVEGARDE	72,559	2,548	30,646	16,085	...	...	83
15	CONFEDERATION LIFE	979,698	16,163	271,378	210,148	2,090	...	-7,367
16	LES COOPERANTS	89,302	218	39,925	2,003	...	205	89
17	CO-OPERATORS LIFE	55,714	89	27,253	2,686	...	...	-10,305
18	CROWN LIFE	997,069	1,364	257,988	12,342	3,000	44	33,955
19	CUMIS LIFE	32,204	86	6,393	...	...	...	4
20	DOMINION LIFE	265,479	473	114,219	3,854	...	11	428
21	DOMINION OF CANADA GENERAL	20,484	7	9,969	-52	...	1,348	17
22	EATON BAY LIFE	69,055	643	23,512	2,387	...	...	...
23	EQUITABLE LIFE OF CANADA	62,268	172	27,113	1,451	192	...	1,156
24	EXCELSIOR LIFE	295,733	1,430	78,904	53,905	172	...	7
25	FAMILY LIFE	23,674	92	4,541	2,528	...	...	...
26	FIDELITY LIFE	22,444	47	13,397	149	...	63	145
27	FINANCIAL LIFE	3,613	...	954	3	...	...	3,361
28	GLACIER NATIONAL LIFE	1,158	...	1,958	...	...	...	26
29	GREAT LAKES REINSURANCE	117	...	234	...	...	...	9
30	GREAT-WEST LIFE	1,765,508	12,309	516,870	160,254	...	...	3,545
31	IMPERIAL LIFE	345,527	1,223	135,615	82,874	...	39	-557
32	INA LIFE OF CANADA	5,307	...	860	...	...	...	-23
33	LAURIER LIFE	2,505	...	523	...	...	...	9
34	LONDON LIFE	697,849	4,029	417,412	25,012	...	15,653	1,298
35	MANUFACTURERS LIFE	1,293,545	3,585	686,729	121,423	...	3,227	11,957
36	MARITIME LIFE	189,089	1,566	100,371	6,431	...	...	-7,534
37	MONARCH LIFE	88,314	685	52,735	3,135	632	1,013	130
38	MONTREAL LIFE	25,581	...	16,240	6,485	...	...	...
39	MONY LIFE	34,832	17	10,289	79	...	-79	419
40	MUTUAL LIFE OF CANADA	755,169	3,185	413,420	92,824	1,795	...	-771
41	NATIONAL LIFE OF CANADA	140,932	1,671	85,959	33,594	...	...	131
42	LA NATIONALE	2,253	...	490	...	...	...	201
43	NORTH AMERICAN LIFE	313,368	3,777	158,272	61,655	139	297	-19,683
44	NORTH WEST LIFE	47,764	52	22,549	346	...	...	502
45	NORTHERN LIFE	40,497	104	18,083	-36	134	...	60
46	OCCIDENTAL LIFE	16,042	...	5,014	810	...	...	1,741
47	PIONEER LIFE	19,923	...	4,572	...	...	...	26
48	PITTS LIFE	3,144	...	543	...	...	...	...
49	PRINCIPAL LIFE	...	...	148	...	...	...	21
50	RELIABLE LIFE	9,427	...	1,808	...	...	16	...
51	SOVEREIGN LIFE	8,074	46	9,120	...	...	200	...
52	SUN LIFE	1,534,319	14,349	725,128	237,253	11,175	384	-1,845
53	TORONTO MUTUAL LIFE	5,132	...	4,518	...	...	44	52
54	TRAVELERS LIFE OF CANADA	39,461	209	20,226	4,313	...	...	6,359
55	WAWANESA MUTUAL LIFE	10,803	...	6,276	...	...	...	...

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU III - REVENU - CONSOLIDE(1)

NO. - NO.	TOTAL INCOME BEFORE UNUSUAL AND EXTRAORDINARY ITEMS - BENEFICE AVANT LES ELEMENTS EXCEPTIONNELS	TOTAL EXPENDITURE (INCLUDING INCOME TAXES) - TOTAL DES FRAIS (INCLUANT L'IMPOT)	NET INCOME BEFORE UNUSUAL AND EXTRAORDINARY ITEMS - BENEFICE NET AVANT LES ELEMENTS EXCEPTIONNELS	NET INCOME FROM UNUSUAL AND EXTRAORDINARY ITEMS - BENEFICE NET DES ELEMENTS EXCEPTIONNELS	INCOME TAXES ON UNUSUAL ITEMS - IMPOTS SUR LE BENEFICE CONCERNANT LES ELEMENTS EXCEPTIONNELS	NET INCOME FROM INSURANCE OPERATIONS - BENEFICE NET DES OPERATIONS D'ASSURANCE	INCREASE IN VALUE OF SUBSIDIARIES AND NET INCOME FROM ANCILLARY OPERATIONS - AUGMENTATION DE LA VALEUR DES FILIALES ET BENEFICE NET DES OPERATIONS ACCESSOIRES	NET INCOME CARRIED TO RECONCILIATION OF SURPLUS - BENEFICE NET PORTE A LA CONCILIATION DE L'EXCEDENT	NET RATE OF INVESTMENT INCOME EARNED - TAUX NET DES PRODUITS DE PLACEMENTS REALISES (2)
	$	$	$	$	$	$	$	$	%
1	3,165	2,489	676	...	...	676	...	676	11.4
2	5,390	5,437	-47	-217	...	-264	...	-264	10.3
3	147,127	145,692	1,435	...	...	1,435	189	1,624	11.1
4	35,994	32,160	3,834	...	...	3,834	14	3,848	11.3
5	272,413	271,099	1,314	182	...	1,496	...	1,496	11.8
6	2,941	2,843	98	...	...	98	...	98	11.3
7	1,326,958	1,304,877	22,081	-6,957	...	15,124	3,671	18,795	11.0
8	21,724	20,975	749	313	...	1,062	...	1,062	13.7
9	226,224	224,778	1,446	...	...	1,446	...	1,446	10.1
10	589	336	253	...	...	253	...	253	10.5
11	31,586	34,835	-3,249	-405	...	-3,654	-223	-3,877	10.7
12	32,969	34,264	-1,295	526	...	-769	...	-769	12.6
13	20,313	20,076	237	21	...	258	...	258	11.2
14	121,921	121,330	591	-1,340	-738	-11	...	-11	11.3
15	1,472,110	1,443,180	28,930	-4,563	-675	25,042	553	25,595	10.7
16	131,742	130,723	1,019	-2,639	...	-1,620	691	-929	11.1
17	75,437	69,779	5,658	-305	...	5,353	...	5,353	11.4
18	1,305,742	1,299,709	6,033	31,161	...	37,194	-6,934	30,260	9.9
19	38,687	39,241	-554	...	...	-554	...	-554	12.3
20	384,464	377,506	6,958	-35	...	6,923	634	7,557	10.8
21	31,771	31,307	464	...	...	464	...	464	11.2
22	95,597	95,410	187	-1,478	...	-1,291	...	-1,291	12.9
23	92,352	90,365	1,987	653	...	2,640	...	2,640	10.9
24	430,151	432,058	-1,907	1,709	...	-198	-585	-783	11.4
25	30,835	30,829	6	-828	...	-822	22,600	21,778	5.5
26	36,245	36,877	-632	2,867	...	2,235	-5	2,230	13.0
27	7,931	7,150	781	...	...	781	...	781	11.8
28	3,142	2,606	536	...	...	536	...	536	10.5
29	360	55	305	-8	...	297	...	297	12.6
30	2,458,486	2,410,931	47,555	4,582	-9,895	62,032	-9,385	52,647	10.3
31	564,721	554,877	9,844	1,289	78	11,055	4,161	15,216	11.7
32	5,944	5,543	401	...	...	401	...	401	13.5
33	3,037	3,611	-574	82	...	-492	...	-492	11.2
34	1,161,253	1,123,248	38,005	863	383	38,485	421	38,906	10.3
35	2,120,466	2,055,633	64,833	2,484	...	67,317	1,353	68,670	10.8
36	299,933	297,264	2,669	-1,933	...	736	...	736	12.2
37	146,824	137,886	8,938	...	...	8,938	...	8,938	11.8
38	48,306	54,045	-5,739	172	...	-5,567	...	-5,567	10.2
39	45,557	48,072	-2,515	...	...	-2,515	...	-2,515	15.5
40	1,265,622	1,227,461	38,161	-5,287	...	32,874	67	32,941	11.7
41	242,287	238,386	3,901	-272	...	3,629	...	3,629	10.8
42	2,944	2,640	304	78	...	382	...	382	14.3
43	517,825	517,170	655	7,617	...	8,272	136	8,408	9.9
44	71,223	70,524	699	-106	...	593	3	596	13.2
45	58,842	58,221	621	...	...	621	-3,507	-2,886	10.1
46	23,407	27,082	-3,675	...	...	-3,675	...	-3,675	11.6
47	24,521	24,100	421	...	-17	438	-417	21	11.1
48	3,687	3,702	-15	...	...	-15	...	-15	7.7
49	189	82	107	...	...	107	...	107	10.4
50	11,251	10,865	386	...	...	386	...	386	10.1
51	17,440	16,571	869	-54	...	815	...	815	10.4
52	2,520,643	2,527,289	-6,646	23,474	...	16,828	-9,553	7,275	9.8
53	9,746	8,946	800	...	...	800	...	800	11.4
54	70,568	72,871	-2,303	-10	...	-2,313	...	-2,313	11.9
55	16,879	16,014	865	...	...	865	...	865	12.1

TABLE III - INCOME - CONSOLIDATED(1)

NO. - NO.	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME (EXCLUDING SEGREGATED FUNDS) - PRODUITS DE PLACEMENTS (SAUF DES FONDS DISTINCTS)	NET INVESTMENT INCOME FROM SEGREGATED FUNDS - BENEFICE NET PROVENANT DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS	CONTRIBUTIONS TO STAFF PENSION AND INSURANCE FUNDS - CONTRIBUTIONS AUX FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	OTHER INCOME - AUTRES REVENUS
		$	$	$	$	$	$	$
56	WESTERN LIFE	1,164	25	1,208	53	....	31	66
57	ZURICH LIFE	39,907	50	14,381	2,791	....	39	5
	TOTAL, 1982	11,822,447	88,506	4,797,264	1,325,586	19,743	25,954	77,501
	TOTAL, 1981	11,217,116	86,003	4,057,391	117,003	41,314	24,918	54,769

(1) PLEASE REFER TO SPECIFIC LIFE AND ACCIDENT AND SICKNESS TABLES FOR RELEVANT FOOTNOTES.

(2) THE NET RATE OF INVESTMENT INCOME EARNED REFERS TO LIFE FUNDS ONLY, AND IS NET OF TAXES AND EXPENSES INCURRED CHARGED AS PERTAINING TO INVESTMENTS.

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU III - REVENU - CONSOLIDE(1)

NO. - NO.	TOTAL INCOME BEFORE UNUSUAL AND EXTRAORDINARY ITEMS - BENEFICE AVANT LES ELEMENTS EXCEPTIONNELS	TOTAL EXPENDITURE (INCLUDING INCOME TAXES) - TOTAL DES FRAIS (INCLUANT L'IMPOT)	NET INCOME BEFORE UNUSUAL AND EXTRAORDINARY ITEMS - BENEFICE NET AVANT LES ELEMENTS EXCEPTIONNELS	NET INCOME FROM UNUSUAL AND EXTRAORDINARY ITEMS - BENEFICE NET DES ELEMENTS EXCEPTIONNELS	INCOME TAXES ON UNUSUAL ITEMS - IMPOTS SUR LE BENEFICE CONCERNANT LES ELEMENTS EXCEPTIONNELS	NET INCOME FROM INSURANCE OPERATIONS - BENEFICE NET DES OPERATIONS D'ASSURANCE	INCREASE IN VALUE OF SUBSIDIARIES AND NET INCOME FROM ANCILLARY OPERATIONS - AUGMENTATION DE LA VALEUR DES FILIALES ET BENEFICE NET DES OPERATIONS ACCESSOIRES	NET INCOME CARRIED TO RECONCILIATION OF SURPLUS - BENEFICE NET PORTE A LA CONCILIATION DE L'EXCEDENT	NET RATE OF INVESTMENT INCOME EARNED - TAUX NET DES PRODUITS DE PLACEMENTS REALISES (2)
	$	$	$	$	$	$	$	$	%
56	2,557	2,440	117	....	56	61	....	61	8.8
57	57,173	56,491	682	....	....	682	....	682	11.2
	18,157,001	17,879,731	277,270	51,626	-10,808	339,704	3,884	343,588	10.7
	15,598,514	15,164,316	434,198	116,576	15,867	534,807	-1,117	533,690	10.3

(1) POUR CE QUI EST DES NOTES DE RENVOI, SE REFERER RESPECTIVEMENT AUX TABLEAUX PORTANT SUR L'ASSURANCE-VIE ET L'ASSURANCE ACCIDENT ET MALADIE.
(2) LE TAUX NET DES PRODUITS DE PLACEMENTS REALISES NE VISE QUE LES FONDS D'ASSURANCE-VIE ET EST CALCULE NET DES FRAIS ENCOURUS SUR LES PLACEMENTS.

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE IV - EXPENDITURE - CONSOLIDATED(1)

NO. - NO.	COMPANY - COMPAGNIE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DES PROVISIONS ACTUARIELLES: MANDATORY PROVISION - PROVISION OBLIGATOIRE	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DES PROVISIONS ACTUARIELLES: ADDITIONAL PROVISION - PROVISION ADDITIONNELLE	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	INCREASE IN STAFF PENSION AND INSURANCE FUNDS - AUGMENTATION DES FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	1.349	3	1.285	82		-1,450	
2	ACADIA LIFE	2.316	117		966		-453	
3	ALLIANCE MUTUELLE	48.888	1.363	1.691	47.039		7.677	2.030
4	ALLSTATE LIFE OF CANADA	13.005	74		7.863			
5	ASSUR.-VIE DESJARDINS	144.459	2.083	2.119	37.185	416	47.557	
6	ATLANTIC MUTUAL LIFE	1.614			296			
7	CANADA LIFE	453.822	16.472	278.011	412.401		-76.264	88
8	CANADIAN GENERAL LIFE	8.720		366	3.020		146	
9	CANADIAN REASSURANCE	85.643	4	17	3.015	-74	25	
10	CHRYSLER LIFE	234			-261			
11	CITADEL LIFE	16.894	34		2.315		-344	344
12	COLONIA LIFE	5.320			21.665			
13	COMMERCIAL LIFE	8.334	71	74	4.418		137	
14	LA SAUVEGARDE	52.746	985		18.667		23.908	
15	CONFEDERATION LIFE	693.204	10.033	3.909	273.487	4.781	235.553	
16	LES COOPERANTS	59.452	487		29.587		3.355	205
17	CO-OPERATORS LIFE	29.073	387		21.192		-6.579	
18	CROWN LIFE	539.122	1.808	2.572	310.426		13.668	105
19	CUMIS LIFE	21.821	6		7.783			
20	DOMINION LIFE	185.308	716		126.263	4.609	3.483	72
21	DOMINION OF CANADA GENERAL	11.222	62		13.887		-142	1.645
22	EATON BAY LIFE	34.400	159	98	43.258		3.294	
23	EQUITABLE LIFE OF CANADA	36.025	161		30.935		1.188	
24	EXCELSIOR LIFE	207.052	1.431	23.321	79.427	517	54.932	
25	FAMILY LIFE	22.736	618		-3.023		4.788	
26	FIDELITY LIFE	13.828	75		12.085		87	140
27	FINANCIAL LIFE	977			2.733		-101	
28	GLACIER NATIONAL LIFE	4.240	1		-3.075			
29	GREAT LAKES REINSURANCE				1			
30	GREAT-WEST LIFE	1.312.004	10.445	300	575.717		157.899	
31	IMPERIAL LIFE	170.058	2.120		120.423	727	124.059	1.069
32	INA LIFE OF CANADA	2.922			478			
33	LAURIER LIFE	1.719	6		115			
34	LONDON LIFE	429.143	4.140		221.412		16.825	31.487
35	MANUFACTURERS LIFE	703.018	4.822		736.348		172.982	11.901
36	MARITIME LIFE	38.862	1.269		145.027	646	7.669	56
37	MONARCH LIFE	68.236	625	1.346	27.596		1.231	1.657
38	MONTREAL LIFE	19.895	40		9.312		8.331	
39	MONY LIFE	5.488			28.588		-5	52
40	MUTUAL LIFE OF CANADA	476.179	4.666	4.314	336.845		157.213	
41	NATIONAL LIFE OF CANADA	92.489	1.143		32.897		-48.827	
42	LA NATIONALE	1.201			29			
43	NORTH AMERICAN LIFE	238.277	3.655		130.385		14.728	184
44	NORTH WEST LIFE	31.813	19		29.531		159	
45	NORTHERN LIFE	29.895	115	191	8.892		-146	83
46	OCCIDENTAL LIFE	8.088			3.668		-376	
47	PIONEER LIFE	6.835			4.548			
48	PITTS LIFE	2.409			-341			
49	PRINCIPAL LIFE							
50	RELIABLE LIFE	6.473			900			51
51	SOVEREIGN LIFE	7.403	128		-1.184			-4.919
52	SUN LIFE	923.545	13.531		839.810		191.363	809
53	TORONTO MUTUAL LIFE	3.249	8		1.549			38
54	TRAVELERS LIFE OF CANADA	21.775	206	589	32.578		3.855	
55	WAWANESA MUTUAL LIFE	5.326			5.281			
56	WESTERN LIFE	1.205	11		-175		13	51
57	ZURICH LIFE	28.893	102		8.395		2.857	33
	TOTAL, 1982	7,478,802	78,172	318,801	4,803,122	11,822	1,122,039	47,179
	TOTAL, 1981	6,747,766	66,735	77,321	4,304,295	11,558	240,126	45,757

(1) PLEASE REFER TO SPECIFIC LIFE AND ACCIDENT AND SICKNESS TABLES FOR RELEVANT FOOTNOTES.

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU IV - DEPENSES - CONSOLIDE(1)

NO. - NO.	INTEREST INCURRED AND CREDITED - INTERETS ENCOURUS ET CREDITES	DIVIDENDS AND EXPERIENCE RATING REFUNDS - PARTICIPATIONS ET RISTOURNES: PAID - VERSEES	DIVIDENDS AND EXPERIENCE RATING REFUNDS - PARTICIPATIONS ET RISTOURNES: INCREASE IN PROVISION - AUGMENTATION DE LA PROVISION	TAXES, LICENCES AND FEES EXCLUDING INCOME TAXES - TAXES, PERMIS ET DROITS EXCLUANT CEUX SUR IMPOTS	COMMISSIONS INCURRED (NET) - COMMISSIONS (NETTES)	GENERAL EXPENSES EXCLUDING INVESTMENT EXPENSES - FRAIS GENERAUX EXCLUANT CEUX SUR PLACEMENTS	OTHER - AUTRE	INCOME TAXES - IMPOTS	TOTAL EXPENDITURE - TOTAL DES FRAIS
	$	$	$	$	$	$	$	$	$
1	19	75	75	65	-337	1,789	-541	75	2,489
2	9	69	-2	73	313	2,007	22	...	5,437
3	328	7,151	303	1,327	6,248	17,704	4,382	-239	145,692
4	42	...	685	501	1,132	6,858	...	2,200	32,160
5	1,014	11,583	-3,323	3,177	3,574	18,276	2,999	...	271,099
6	10	101	184	45	-111	597	15	92	2,843
7	2,721	55,305	12,156	8,080	29,808	107,610	9,395	2,294	1,304,877
8	25	1,029	211	366	1,359	3,329	2,168	236	20,975
9	1,209	119,156	2,834	648	30,702	1,979	337	-721	224,778
10	...	...	...	12	-25	73	1	302	336
11	30	1,103	-147	517	4,210	9,832	537	-491	34,835
12	9	579	-14	157	2,504	2,980	64	...	34,264
13	40	396	-40	131	1,460	5,044	-153	164	20,076
14	406	5,337	1,140	1,095	3,990	9,613	3,887	-445	121,330
15	1,040	51,091	8,387	16,036	45,587	87,945	13,546	-1,499	1,443,180
16	503	5,406	-334	1,118	6,588	21,758	2,598	...	130,723
17	372	7,739	1,492	748	2,873	8,678	2,034	1,790	69,779
18	2,361	36,148	3,963	14,534	68,457	132,075	73,946	424	1,299,709
19	21	712	-270	797	-1,078	9,412	37	...	39,241
20	337	9,575	101	2,526	13,622	28,055	2,826	35	377,506
21	17	653	208	111	656	1,588	669	731	31,307
22	223	1,032	976	694	184	10,714	370	...	95,410
23	169	5,748	-357	617	3,224	10,564	2,091	...	90,365
24	74	10,566	-3,616	4,469	20,685	31,274	1,926	...	432,058
25	220	66	297	113	302	4,678	34	...	30,829
26	33	501	270	286	4,232	5,057	303	...	36,877
27	3	-238	26	48	1,269	1,882	551	...	7,150
28	2	349	...	32	137	841	...	79	2,606
29	...	...	...	2	1	51	...	...	55
30	3,893	99,723	11,413	19,809	65,420	131,970	34,958	-13,020	2,410,931
31	629	25,464	-4,370	3,341	19,176	71,329	21,284	-432	554,877
32	...	...	...	120	631	966	2	424	5,543
33	22	58	-48	88	-914	2,544	21	...	3,611
34	2,843	129,848	21,985	10,362	62,413	107,921	74,198	10,671	1,123,248
35	4,619	88,921	8,431	12,236	107,330	176,716	21,844	6,485	2,055,633
36	234	4,889	-2,066	2,252	19,404	17,734	288	...	297,264
37	144	5,430	570	938	8,078	17,811	3,811	213	137,686
38	158	1,104	-440	414	4,642	12,132	457	...	54,045
39	66	340	1	498	8,744	4,220	80	...	48,072
40	2,112	78,733	1,835	6,616	46,463	86,119	27,472	-1,106	1,227,461
41	408	20,378	1,920	1,693	8,631	18,223	109,284	147	238,386
42	20	...	...	61	759	405	165	...	2,640
43	1,372	24,483	2,840	4,335	18,835	72,675	7,205	-1,804	517,170
44	48	377	-158	343	4,104	4,140	148	...	70,524
45	122	3,243	-185	719	3,170	10,965	1,058	99	58,221
46	...	86	...	289	5,603	8,326	1,396	2	27,082
47	4	3,715	202	225	2,860	5,358	253	...	24,100
48	...	...	278	73	293	903	...	87	3,702
49	...	...	...	4	...	5	...	53	62
50	2	557	-335	260	1,584	1,257	44	72	10,865
51	53	1,290	-97	211	-480	8,308	5,858	...	16,571
52	6,684	221,826	15,337	16,703	66,832	216,681	210,006	4,162	2,527,289
53	14	740	78	86	267	2,465	327	125	8,946
54	74	156	8	1,466	-267	12,382	49	...	72,871
55	14	1,898	-220	123	1,208	2,247	137	...	16,014
56	14	84	2	36	103	1,034	62	...	2,440
57	211	1,409	-132	925	2,152	11,327	519	...	56,491
	34,997	**1,046,984**	**82,054**	**142,651**	**708,707**	**1,548,426**	**644,970**	**11,205**	**17,878,731**
	40,865	**955,668**	**93,977**	**129,447**	**645,008**	**1,333,907**	**403,155**	**68,731**	**15,164,316**

(1) POUR CE QUI EST DES NOTES DE RENVOI, SE REFERER RESPECTIVEMENT AUX TABLEAUX PORTANT SUR L'ASSURANCE-VIE ET L'ASSURANCE ACCIDENT ET MALADIE.

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE V - RECONCILIATION OF UNAPPROPRIATED EARNED SURPLUS - CONSOLIDATED

NO. - NO.	COMPANY - COMPAGNIE	UNAPPROPRIATED EARNED SURPLUS DEC. 31, 1981 - EXCEDENT GAGNE NON AFFECTE 31 DEC. 1981 (2)			PRIOR PERIOD ADJUSTMENTS TO OPENING BALANCE - REDRESSEMENT DE PERIODE ANTERIEURE		
		SHAREHOLDERS FUNDS - FONDS DES ACTIONNAIRES	INSURANCE FUNDS - FONDS D'ASSURANCE	SEGREGATED FUNDS - FONDS DISTINCTS	RESTATEMENT OF ACTUARIAL RESERVES - REEVALUATION DES PROVISIONS ACTUARIELLES (1)	OTHER - AUTRE	NET INCOME FROM INCOME STATEMENT - BENEFICE NET DE L'EXERCICE
		$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	-2,554	-1,101	390			876
2	ACADIA LIFE	-8,323	280	120			-264
3	ALLIANCE MUTUELLE		27,991	1,149			1,624
4	ALLSTATE LIFE OF CANADA	2,469	6,995			12	3,848
5	ASSUR.-VIE DESJARDINS		16,188			-780	1,496
6	ATLANTIC MUTUAL LIFE		226				98
7	CANADA LIFE		173,276	2,351		2,867	18,795
8	CANADIAN GENERAL LIFE	3,192	778	392			1,062
9	CANADIAN REASSURANCE		15,967	328		-280	1,446
10	CHRYSLER LIFE	934	546				253
11	CITADEL LIFE	2,277	-4,296	325			-3,877
12	COLONIA LIFE	688	-3,599				-769
13	COMMERCIAL LIFE	-273	4,208	147			258
14	LA SAUVEGARDE	4,102	12,045				-11
15	CONFEDERATION LIFE		131,816	1,403			25,595
16	LES COOPERANTS		25,564				-929
17	CO-OPERATORS LIFE		12,268				5,353
18	CROWN LIFE	2,109	114,779			-7,968	30,260
19	CUMIS LIFE	4,146	-5,451				-554
20	DOMINION LIFE	793	100,126	461		1,597	7,557
21	DOMINION OF CANADA GENERAL		8,809	510			464
22	EATON BAY LIFE	358	15,814	3,273			-1,291
23	EQUITABLE LIFE OF CANADA		13,161				2,640
24	EXCELSIOR LIFE	10,218	45,600				-783
25	FAMILY LIFE	-9,930	-823	255			21,778
26	FIDELITY LIFE	767	343				2,230
27	FINANCIAL LIFE	567	-478			-32	781
28	GLACIER NATIONAL LIFE	431	6,435				536
29	GREAT LAKES REINSURANCE		1,775				297
30	GREAT-WEST LIFE		365,950				52,647
31	IMPERIAL LIFE	3,371	73,985	2,408			15,216
32	INA LIFE OF CANADA	491	-28			-13	401
33	LAURIER LIFE		117				-492
34	LONDON LIFE	7,309	380,291				38,906
35	MANUFACTURERS LIFE		391,558	4,161			68,670
36	MARITIME LIFE	11,281	-36,024		3,238		736
37	MONARCH LIFE	502	34,378		8,644		8,938
38	MONTREAL LIFE	20	3,982			-725	-5,567
39	MONY LIFE	17,341	-28,235	197			-2,515
40	MUTUAL LIFE OF CANADA		223,449	1,437			32,941
41	NATIONAL LIFE OF CANADA	4,026	46,277	832			3,629
42	LA NATIONALE		1,939				382
43	NORTH AMERICAN LIFE		106,161	280			8,408
44	NORTH WEST LIFE	-312	1,812	205			596
45	NORTHERN LIFE	2,445	13,125				-2,886
46	OCCIDENTAL LIFE		-4,163	175			-3,675
47	PIONEER LIFE	2,238	294				21
48	PITTS LIFE	458	-360				-15
49	PRINCIPAL LIFE	334					107
50	RELIABLE LIFE		2,153				386
51	SOVEREIGN LIFE	-109	6,735				815
52	SUN LIFE		782,142			522	7,275
53	TORONTO MUTUAL LIFE		3,091				800
54	TRAVELERS LIFE OF CANADA	10,558	-22,381			1,466	-2,313
55	WAWANESA MUTUAL LIFE		1,014				865

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU V - CONCILIATION DE L'EXCEDENT GAGNE NON AFFECTE - CONSOLIDE

NO. - NO.	CHANGE IN APPROPRIATED SURPLUS - VARIATIONS DE L'EXCEDENT AFFECTE: RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT	RESERVES REQUIRED BY FOREIGN JURISDICTIONS - RESERVES REQUISES PAR LES JURIDICTIONS ETRANGERES	ADDITIONAL RESERVES - RESERVES ADDITIONNELLES	DIVIDENDS TO SHAREHOLDERS - DIVIDENDES AUX ACTIONNAIRES (4)	OTHER - AUTRE (3)	NET INCREASE IN UNAPPROPRIATED EARNED SURPLUS - AUGMENTATION NETTE DE L'EXCEDENT GAGNE NON AFFECTE	UNAPPROPRIATED EARNED SURPLUS DEC. 31, 1982 - EXCEDENT GAGNE NON AFFECTE 31 DEC. 1982: SHAREHOLDERS FUNDS - FONDS DES ACTIONNAIRES	INSURANCE FUNDS - FONDS D'ASSURANCE	SEGREGATED FUNDS - FONDS DISTINCTS
	$	$	$	$	$	$	$	$	$
1	-458	...	...	...	...	218	-2,227	-1,176	356
2	43	...	...	...	...	-221	-8,545	87	314
3	6	...	-6	...	...	1,624	...	29,368	1,396
4	-191	...	...	...	...	3,669	3,179	9,954	...
5	171	...	-775	-34	...	78	...	16,266	...
6	27	...	...	...	...	125	...	351	...
7	-14,842	1,433	-2,177	...	...	6,076	...	179,472	2,231
8	-1,983	...	...	...	...	-921	3,883	-886	444
9	485	-1,781	...	-500	-5	-635	...	15,264	396
10	193	...	...	...	-1	445	1,032	893	...
11	-249	...	17	...	...	-4,109	3,413	-9,588	372
12	-660	...	...	...	...	-1,429	933	-5,273	...
13	-193	...	225	-105	...	185	79	4,007	181
14	1,488	...	-3,056	...	306	-1,273	4,571	10,303	...
15	2,602	6,671	-20,000	...	...	15,068	...	146,415	1,872
16	2,621	...	-176	...	763	2,279	...	27,843	...
17	-197	...	-1,520	...	...	3,636	...	15,904	...
18	-12,634	11,887	-899	-6,200	...	14,446	2,301	129,033	...
19	-146	...	...	...	...	-700	5,466	-7,471	...
20	7,166	-12,368	...	-2,400	1,384	2,916	1,213	102,552	531
21	22	...	182	-152	...	516	...	9,335	500
22	-6,017	...	76	-400	-1	-7,633	358	7,487	3,967
23	1,548	...	-3,384	...	...	904	...	14,065	...
24	-686	...	2,723	-6,026	...	-4,772	6,924	44,122	...
25	-424	...	...	-56	-7	21,291	-9,993	20,549	237
26	-1,080	...	...	...	...	1,150	1,383	877	...
27	240	...	...	...	-1	988	1,054	23	...
28	157	...	31	-136	...	588	405	7,049	...
29	3	...	...	...	...	300	...	2,075	...
30	15,294	...	...	-20,000	...	47,941	...	413,891	...
31	2,052	...	-4,244	-5,148	2,631	10,507	3,001	84,646	2,624
32	37	...	...	...	22	447	633	277	...
33	340	...	...	-99	72	-179	...	-62	...
34	5,218	...	...	-6,500	...	37,624	6,625	418,599	...
35	14,490	-52,801	-18,346	...	...	12,013	...	401,998	5,734
36	2,597	...	2,120	...	...	8,691	24,269	-40,321	...
37	-3,684	...	-4,000	-2,283	...	7,615	-62	42,557	...
38	-300	...	-188	...	-5	-6,785	20	-2,803	...
39	-249	...	...	...	...	-2,764	20,668	-34,399	270
40	-1,947	...	-20,150	...	...	10,844	...	233,456	2,274
41	-2,183	...	-1	...	...	1,445	3,951	47,741	888
42	-100	...	...	-150	...	132	...	2,071	...
43	-2,988	13,928	...	...	...	19,348	...	125,483	306
44	-1,144	63	...	-507	...	-992	-488	917	284
45	1,247	...	286	-400	...	-1,753	2,647	11,170	...
46	-213	...	...	...	...	-3,888	...	-7,984	108
47	-1,362	-677	...	-430	...	-2,448	3,027	-2,943	...
48	-4	...	...	...	...	-19	458	-379	...
49	-1	...	...	...	-24	82	416	...	...
50	455	...	...	-400	...	441	...	2,594	...
51	611	...	357	-3,000	...	-1,217	-109	5,518	...
52	4,484	-53,734	-49,165	...	-7,000	-97,618	...	684,524	...
53	-95	...	95	...	...	800	...	3,891	...
54	48	...	...	...	...	-799	12,395	-25,017	...
55	-32	...	...	...	...	833	...	1,847	...

TABLE V - RECONCILIATION OF UNAPPROPRIATED EARNED SURPLUS - CONSOLIDATED

		UNAPPROPRIATED EARNED SURPLUS DEC. 31, 1981 - EXCEDENT GAGNE NON AFFECTE 31 DEC. 1981 (2)			PRIOR PERIOD ADJUSTMENTS TO OPENING BALANCE - REDRESSEMENT DE PERIODE ANTERIEURE		
NO. - NO.	COMPANY - COMPAGNIE	SHAREHOLDERS FUNDS - FONDS DES ACTIONNAIRES	INSURANCE FUNDS - FONDS D'ASSURANCE	SEGREGATED FUNDS - FONDS DISTINCTS	RESTATEMENT OF ACTUARIAL RESERVES - REEVALUATION DES PROVISIONS ACTUARIELLES (1)	OTHER - AUTRE	NET INCOME FROM INCOME STATEMENT - BENEFICE NET DE L'EXERCICE
		$	$	$	$	$	$
56	WESTERN LIFE	3,600	-2,377	104	....	2	61
57	ZURICH LIFE	1,612	11,119	277	....	....	682
	TOTAL, 1982	77,136	3,075,246	21,180	11,882	-3,332	343,588
	TOTAL, 1981	75,223	2,997,030	21,757	84,789	3,499	533,690

(1) RE-STATEMENTS DURING 1982 MADE PURSUANT TO 1978 AMENDMENTS OF SECTION 82 OF THE ACT THAT WERE REPORTED AS SURPLUS ADJUSTMENTS SOME SUCH RE-STATEMENTS HAVE BEEN REPORTED IN 1982 AS ITEMS OF UNUSUAL OR EXTRAORDINARY INCOME.
(2) DIFFERS FROM DATA IN 1981 VOLUME BECAUSE OF REVISIONS MADE AFTER THE VOLUME WENT TO PRESS.
(3) INCLUDES PREMIUMS ON CAPITAL STOCK OR SURPLUS PAID IN DURING YEAR.
(4) FOR ASSURANCE-VIE DESJARDINS: INTEREST ON RESERVE FUND SUBSCRIBED BY CAISSE POPULAIRES.

TABLEAU V - CONCILIATION DE L'EXCEDENT GAGNE NON AFFECTE - CONSOLIDE

NO. - NO.	CHANGE IN APPROPRIATED SURPLUS - VARIATIONS DE L'EXCEDENT AFFECTE: RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT	RESERVES REQUIRED BY FOREIGN JURISDICTIONS - RESERVES REQUISES PAR LES JURIDICTIONS ETRANGERES	ADDITIONAL RESERVES - RESERVES ADDITIONNELLES	DIVIDENDS TO SHAREHOLDERS - DIVIDENDES AUX ACTIONNAIRES (4)	OTHER - AUTRE (3)	NET INCREASE IN UNAPPROPRIATED EARNED SURPLUS - AUGMENTATION NETTE DE L'EXCEDENT GAGNE NON AFFECTE	UNAPPROPRIATED EARNED SURPLUS DEC. 31, 1982 - EXCEDENT GAGNE NON AFFECTE 31 DEC. 1982: SHAREHOLDERS FUNDS - FONDS DES ACTIONNAIRES	INSURANCE FUNDS - FONDS D'ASSURANCE	SEGREGATED FUNDS - FONDS DISTINCTS
	$	$	$	$	$	$	$	$	$
56	125	....	....	....	90	278	3,943	-2,457	119
57	-1,310	....	....	-150	....	-778	1,902	10,031	297
	8,498	**-87,199**	**-121,975**	**-55,076**	**-1,776**	**94,610**	**98,725**	**3,143,746**	**25,701**
	-384,248	**-159,447**	**123,706**	**-48,913**	**-12,272**	**140,804**	**79,662**	**3,133,872**	**21,280**

(1) LES REEVALUATIONS EFFECTUEES AU COURS DE 1982 EN VERTU DES MODIFICATIONS APPORTEES EN 1978 A L'ARTICLE 82 DE LA LOI, INSCRITES COMME REDRESSEMENTS DE L'EXCEDENT. EN 1982, CERTAINES DE CES REEVALUATIONS AVAIENT ETE INSCRITES AU POSTE DES REVENUS PROVENANT DES ELEMENTS EXCEPTIONNELS

(2) DIFFERE DE L'INSCRIPTION FIGURANT AU VOLUME DE 1981, DES CORRECTIONS AYANT ETE APPORTEES APRES LA PUBLICATION DU VOLUME.

(3) LE SUPPLEMENT D'APPORT Y COMPRIS LES PRIMES VERSEES AU COURS DE L'EXERCICE A L'EGARD DU CAPITAL-ACTIONS.

(4) L'ASSURANCE-VIE DESJARDINS: INTERET SUR LE FONDS DE RESERVE SOUSCRIT PAR LES CAISSES POPULAIRES.

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE VI - CAPITAL STOCK, CONTRIBUTED SURPLUS AND AMOUNTS TRANSFERRED
TABLEAU VI - VARIATIONS DU CAPITAL ET DU SUPPLEMENT D'APPORT

NO. - NO.	COMPANY - COMPAGNIE	LIFE-VIE: CAPITAL STOCK - CAPITAL-ACTIONS (1) (2): COMMON - ORDINAIRE	LIFE-VIE: CAPITAL STOCK - CAPITAL-ACTIONS (1) (2): PREFERRED - PRIVILEGIEES	LIFE-VIE: CONTRIBUTED SURPLUS - SUPPLEMENT D'APPORT	LIFE-VIE: AGGREGATE TRANSFER OF FUNDS (FROM)/TO ACCIDENT AND SICKNESS - VIREMENT DE FONDS (DE)/A L'ASSURANCE ACCIDENT ET MALADIE	ACCIDENT AND SICKNESS - ACCIDENT ET MALADIE: CAPITAL STOCK - CAPITAL-ACTIONS: COMMON - ORDINAIRE	ACCIDENT AND SICKNESS - ACCIDENT ET MALADIE: CAPITAL STOCK - CAPITAL-ACTIONS: PREFERRED - PRIVILEGIEES	ACCIDENT AND SICKNESS - ACCIDENT ET MALADIE: CONTRIBUTED SURPLUS - SUPPLEMENT D'APPORT
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	1,500		7,888	-250			
2	ACADIA LIFE	500		9,785				
3	ALLIANCE MUTUELLE							
4	ALLSTATE LIFE OF CANADA	500		750	-125			
5	ASSUR.-VIE DESJARDINS	575			-121			
6	ATLANTIC MUTUAL LIFE		900				100	
7	CANADA LIFE				-18,700			
8	CANADIAN GENERAL LIFE	1,234		1,341				
9	CANADIAN REASSURANCE	1,000		2,220	-1,420			
10	CHRYSLER LIFE	750		250		750		250
11	CITADEL LIFE	1,000	2,500	8,596	-9,312			
12	COLONIA LIFE	1,510		5,294	-208			
13	COMMERCIAL LIFE	3,000		1,335	-425			
14	LA SAUVEGARDE	238		58	-3,200			
15	CONFEDERATION LIFE				-16,187			
16	LES COOPERANTS				-2,500			
17	CO-OPERATORS LIFE	1,000						
18	CROWN LIFE	2,000		117	-69,135			
19	CUMIS LIFE	2,005		4,000	-3,300			
20	DOMINION LIFE	1,000			-9,650			
21	DOMINION OF CANADA GENERAL							
22	EATON BAY LIFE	250		19	-500			
23	EQUITABLE LIFE OF CANADA				-702			
24	EXCELSIOR LIFE	250		11	-6,100			
25	FAMILY LIFE	1,489	631	12,841				
26	FIDELITY LIFE	1,000		2,265	-311			
27	FINANCIAL LIFE	1,000		1,000	140			
28	GLACIER NATIONAL LIFE	500						
29	GREAT LAKES REINSURANCE							
30	GREAT-WEST LIFE	2,000			-16,383			
31	IMPERIAL LIFE	1,000	23,935	59	-3,000			
32	INA LIFE OF CANADA	1,501		500	-1,510			
33	LAURIER LIFE	1,127		378	-1,050	375		125
34	LONDON LIFE	1,000			-6,615			
35	MANUFACTURERS LIFE				-27,500			
36	MARITIME LIFE	946		53,065	-11,007			
37	MONARCH LIFE	1,040		636	-1,000			
38	MONTREAL LIFE	1,667		8,337	-200			
39	MONY LIFE	1,000		24,502	-885			
40	MUTUAL LIFE OF CANADA				-9,099			
41	NATIONAL LIFE OF CANADA	1,000		75	-3,900			
42	LA NATIONALE							
43	NORTH AMERICAN LIFE				-11,610			
44	NORTH WEST LIFE	767	2,500	1,215				
45	NORTHERN LIFE	1,000		101	-2,835			
46	OCCIDENTAL LIFE	1,500		8,950				
47	PIONEER LIFE	430	570	1,720				
48	PITTS LIFE	602			-300	276		500
49	PRINCIPAL LIFE	500		525				
50	RELIABLE LIFE	2,500			-1,300			
51	SOVEREIGN LIFE	212		204				
52	SUN LIFE				-62,500			
53	TORONTO MUTUAL LIFE				-99			
54	TRAVELERS LIFE OF CANADA	1,000		14,950	-10,700			
55	WAWANESA MUTUAL LIFE		4,436				64	

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE VI - CAPITAL STOCK, CONTRIBUTED SURPLUS AND AMOUNTS TRANSFERRED
TABLEAU VI - VARIATIONS DU CAPITAL ET DU SUPPLEMENT D'APPORT

NO. - NO.	COMPANY - COMPAGNIE	LIFE-VIE: CAPITAL STOCK - CAPITAL-ACTIONS (1) (2): COMMON - ORDINAIRE	LIFE-VIE: CAPITAL STOCK - CAPITAL-ACTIONS (1) (2): PREFERRED - PRIVILEGIEES	LIFE-VIE: CONTRIBUTED SURPLUS - SUPPLEMENT D'APPORT	LIFE-VIE: AGGREGATE TRANSFER OF FUNDS (FROM)/TO ACCIDENT AND SICKNESS - VIREMENT DE FONDS (DE)/A L'ASSURANCE ACCIDENT ET MALADIE	ACCIDENT AND SICKNESS - ACCIDENT ET MALADIE: CAPITAL STOCK - CAPITAL-ACTIONS: COMMON - ORDINAIRE	ACCIDENT AND SICKNESS - ACCIDENT ET MALADIE: CAPITAL STOCK - CAPITAL-ACTIONS: PREFERRED - PRIVILEGIEES	ACCIDENT AND SICKNESS - ACCIDENT ET MALADIE: CONTRIBUTED SURPLUS - SUPPLEMENT D'APPORT
		$	$	$	$	$	$	$
56	WESTERN LIFE	707	....	1,092	-500	....	....	....
57	ZURICH LIFE	200	....	50	-925	....	....	....
	TOTAL, 1982	**44,000**	**35,472**	**174,128**	**-314,924**	**1,401**	**164**	**875**
	TOTAL, 1981	**43,665**	**33,566**	**155,424**	**-278,985**	**1,401**	**164**	**1,083**

(1) ATLANTIC MUTUAL LIFE (LIFE BRANCH GUARANTEE FUND): ASSURANCE-VIE DESJARDINS (RESERVE FUND BY CAISSES POPULAIRES).
(2) UNDER SECTION 48 OF THE CANADIAN AND BRITISH INSURANCE COMPANIES ACT, R.S. 1970, THE CAPITAL STOCK OF THE DOMINION OF CANADA GENERAL INSURANCE COMPANY SUBSCRIBED BEFORE MAY 24, 1924, AMOUNTING TO $400,000, THE CAPITAL STOCK OF THE GREAT LAKES REINSURANCE COMPANY SUBSCRIBED BEFORE DECEMBER 17, 1975, AMOUNTING TO $418,200 AND OF THE NATIONAL REINSURANCE COMPANY OF CANADA SUBSCRIBED BEFORE AUGUST, 1972, AMOUNTING TO $300,000 IS NOT LIABLE FOR CLAIMS OR LOSSES IN THE LIFE BRANCH.
(1) LA COMPAGNIE MUTUELLE D'ASSURANCE-VIE ATLANTIQUE (FONDS DE GUARANTIE-ASSURANCE-VIE): ASSURANCE-VIE DESJARDINS (FONDS DE RESERVE SOUSCRIT PAR LES CAISSES POPULAIRES).
(2) AUX TERMES DES DISPOSITIONS DE L'ARTICLE 48 DE LA LOI SUR LES COMPAGNIES D'ASSURANCE CANADIENNES ET BRITIANNIQUES S.R.C., 1970, LE CAPITAL-ACTIONS DE LA DOMINION OF CANADA, COMPAGNIE D'ASSURANCE GENERALE SOUSCRIT AVANT LE 27 MAI 1924 ET S'ELEVANT A 400,000 $, LE CAPITAL-ACTIONS DE LES GRAND LACS, COMPAGNIES DE REASSURANCE SOUSCRIT AVANT LE 17 DECEMBRE 1975 ET S'ELEVANT A 418,200 $ ET LE CAPITAL-ACTIONS DE LA NATIONALE, COMPAGNIE DE REASSURANCE DU CANADA SOUSCRIT AVANT AOUT 1972 ET SE CHIFFRANT A 300,000 $ NE REPONDENT PAS DES RECLAMATIONS OU PERTES DECOULANT DES OPERATIONS D'ASSURANCE-VIE.

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE VII - ASSETS - LIFE

NO - NO.	COMPANY - COMPAGNIE	BONDS - OBLIGATIONS (1)	SHARES - ACTIONS (1)	MORTGAGE LOANS ON REAL ESTATE - PRETS HYPOTHECAIRES SUR BIENS-FONDS (1)	REAL ESTATE AND GROUND RENTS - BIENS-FONDS ET RENTES FONCIERES	POLICY LOANS - AVANCES SUR POLICES	TERMS DEPOSITS AND GUARANTEED INVESTMENT CERTIFICATES - DEPOTS A TERME ET CERTIFICATS DE DEPOT GARANTI	CASH - ENCAISSE
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	6,888	189	1,050	...	775	4,982	513
2	ACADIA LIFE	11,576	1,093	820	...	1,516	...	228
3	ALLIANCE MUTUELLE	213,252	29,574	128,213	608	21,495	...	7,048
4	ALLSTATE LIFE OF CANADA	37,228	8,550	19,565	...	2,051	...	396
5	ASSUR.-VIE DESJARDINS	146,943	24,524	107,067	10,520	9,273	7,620	665
6	ATLANTIC MUTUAL LIFE	1,048	214	...	...	1	975	154
7	CANADA LIFE	1,569,689	255,014	941,302	167,325	280,293	...	54,897
8	CANADIAN GENERAL LIFE	2,062	2,586	2,926	...	13	1,953	4,500
9	CANADIAN REASSURANCE	28,415	9,641	7,506	2,300	2,541	...	515
10	CHRYSLER LIFE	2,663	83	...	...	...	...	86
11	CITADEL LIFE	26,197	2,773	45,742	6,504	8,372	990	646
12	COLONIA LIFE	21,285	319	22,490	...	4,323	1,301	159
13	COMMERCIAL LIFE	27,499	3,988	25,869	...	3,428	187	1,589
14	LA SAUVEGARDE	119,508	18,569	105,183	2,385	12,192	...	4,572
15	CONFEDERATION LIFE	957,959	214,957	965,141	109,278	257,131	5,367	50,658
16	LES COOPERANTS	150,063	29,920	156,137	5,501	20,579	4,002	970
17	CO-OPERATORS LIFE	96,681	37,453	78,964	17,285	8,440	3,418	20,760
18	CROWN LIFE	1,008,088	164,073	944,689	92,395	297,403	...	174,780
19	CUMIS LIFE	41,560	114	4,756	1,138	5	1,119	1,209
20	DOMINION LIFE	306,484	69,945	561,170	36,206	57,610	...	16,761
21	DOMINION OF CANADA GENERAL	41,608	14,552	31,698	...	4,873	112	3,469
22	EATON BAY LIFE	96,874	8,117	88,026	1,549	4,649	3,115	167
23	EQUITABLE LIFE OF CANADA	52,069	24,494	155,223	4,394	22,453	...	6,098
24	EXCELSIOR LIFE	280,393	15,832	364,040	22,310	30,718	399	19
25	FAMILY LIFE	18,081	-47	13,022	22,896	3,369	300	172
26	FIDELITY LIFE	72,290	1,105	28,915	2,396	4,518	...	3,124
27	FINANCIAL LIFE	4,506	715	655	...	152	...	2,921
28	GLACIER NATIONAL LIFE	823	...	9,201	...	212	692	505
29	GREAT LAKES REINSURANCE	1,909	...	...	95	...	...	17
30	GREAT-WEST LIFE	1,593,663	203,857	2,160,505	412,530	332,119	...	74,209
31	IMPERIAL LIFE	372,521	109,678	415,714	71,251	80,311	5,778	24,610
32	INA LIFE OF CANADA	1,044	...	...	...	...	...	321
33	LAURIER LIFE	1,324	355	891	...	37	...	172
34	LONDON LIFE	999,265	97,174	2,414,997	97,776	373,882	103,031	56,711
35	MANUFACTURERS LIFE	3,544,733	560,864	1,297,316	736,140	546,886	...	121,537
36	MARITIME LIFE	61,087	9,538	778,583	5,489	59,448	509	64
37	MONARCH LIFE	253,799	32,500	160,004	8,299	26,192	...	219
38	MONTREAL LIFE	141,237	4,009	5,068	1,540	9,067	4,239	758
39	MONY LIFE	28,623	...	41,583	180	8,270	7,929	1,235
40	MUTUAL LIFE OF CANADA	1,533,763	152,805	1,460,018	152,862	286,271	7,700	18,004
41	NATIONAL LIFE OF CANADA	246,951	42,536	251,017	22,764	25,671	...	10,449
42	LA NATIONALE	2,963	...	115	...	3,740	...	726
43	NORTH AMERICAN LIFE	437,683	114,910	654,380	203,449	189,943	5,487	6,496
44	NORTH WEST LIFE	52,953	3,346	90,601	2,789	22,442	5,709	11,166
45	NORTHERN LIFE	69,931	15,501	76,656	491	22,745	...	331
46	OCCIDENTAL LIFE	36,584	1,463	10,595	...	'82	...	466
47	PIONEER LIFE	26,700	3,314	11,387	...	596	866	1
48	PITTS LIFE	1,133	95	280	170	17	200	158
49	PRINCIPAL LIFE	751	192	69	...	...	150	346
50	RELIABLE LIFE	5,948	1,163	...	54	458	1,650	476
51	SOVEREIGN LIFE	9,861	-3,647	58,101	15,380	9,606	1,200	20
52	SUN LIFE	2,941,321	887,900	1,802,762	844,324	680,178	82,809	21,249
53	TORONTO MUTUAL LIFE	16,983	1,796	16,140	...	4,018	4,445	...
54	TRAVELERS LIFE OF CANADA	93,958	...	74,942	...	307	...	1,117
55	WAWANESA MUTUAL LIFE	45,966	4,246	5,685	...	743	...	...
56	WESTERN LIFE	7,631	540	1,023	...	1,457	200	3,240
57	ZURICH LIFE	69,943	10	48,137	21	7,860	...	9,018
	TOTAL, 1982	**17,941,960**	**3,182,492**	**16,645,939**	**3,080,594**	**3,750,932**	**268,434**	**720,698**
	TOTAL, 1981	**15,640,959**	**2,994,089**	**15,476,213**	**2,608,732**	**3,394,800**	**207,790**	**578,449**

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU VII - ACTIF - ASSURANCE-VIE

NO. - NO.	OTHER INVESTMENTS - AUTRES PLACEMENTS	INVESTMENTS IN SUBSIDIARIES - PLACEMENTS DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	PREMIUMS OUTSTANDING - PRIMES A PERCEVOIR	AMOUNTS DUE FROM OTHER INSURERS - SOMMES A RECEVOIR D'AUTRES ASSUREURS	MISCELLANEOUS ASSETS - ELEMENTS D'ACTIF DIVERS	OTHER - AUTRE	ASSETS IN SEGREGATED FUNDS - FONDS DISTINCTS	TOTAL ASSETS - TOTAL DE L'ACTIF
	$	$	$	$	$	$	$	$	$
1	...	...	273	225	...	266	1,040	11,289	27,490
2	...	...	351	230	...	31	...	6,862	22,707
3	513	3,249	8,615	2,664	16	2,366	1,882	26,703	446,199
4	...	...	1,436	383	25	557	1,044	...	71,235
5	322	...	5,871	12,612	1,402	2,080	...	205,647	534,546
6	...	...	45	96	...	...	-7	...	2,526
7	3,326	46,018	66,516	15,663	312	20,942	6,744	779,347	4,207,388
8	...	...	189	752	721	2,374	-346	3,844	21,574
9	...	...	894	3,615	265	138	16,949	534	73,313
10	...	...	53	70	...	...	111	...	3,066
11	...	2,171	1,234	583	957	3,167	-1,041	1,206	99,501
12	...	...	982	82	286	433	-38	...	51,622
13	...	...	1,262	135	7	445	361	1,310	66,080
14	10	...	5,612	2,868	1,125	2,837	-1,177	75,539	349,223
15	...	17,546	46,868	22,338	269	33,818	3,206	1,082,199	3,766,735
16	2,846	8,312	7,306	2,163	378	2,559	520	9,612	400,868
17	50	...	4,925	1,068	97	53	...	33,491	302,685
18	726	36,571	49,789	21,916	207	42,323	-5,435	86,162	2,913,687
19	99	...	1,498	1,795	...	323	1,260	...	54,876
20	49,829	14,891	24,880	2,176	...	3,401	-754	24,229	1,166,828
21	...	...	1,738	419	8	40	17	1,236	99,770
22	...	...	4,347	1,758	...	8,119	1,004	12,970	230,695
23	3,500	203	3,935	1,353	...	1,603	1,277	12,689	289,291
24	...	16,690	13,012	4,791	...	12,496	-5,852	309,936	1,064,784
25	...	35,802	321	163	1,018	14,505	...	28,126	137,728
26	...	627	2,707	682	6	962	...	1,150	118,582
27	...	...	122	20	610	345	25	787	10,858
28	...	...	79	5	...	...	...	...	11,518
29	...	...	58	108	...	...	97	...	2,284
30	5,000	206,725	83,768	29,978	1,627	58,033	2,864	961,050	6,125,928
31	...	140,226	26,779	4,564	157	7,073	39,679	462,757	1,761,098
32	...	...	23	237	...	121	-58	...	1,688
33	...	...	54	211	940	389	844	...	5,217
34	...	33,869	63,355	11,333	249	20,512	5,659	138,576	4,416,389
35	87,926	52,182	129,650	30,756	...	83,460	...	627,604	7,819,054
36	...	201	15,739	3,001	...	2,054	-3,070	52,278	984,921
37	858	...	9,907	924	...	1,968	1	21,524	516,195
38	292	...	4,357	737	445	3,341	-248	37,663	212,505
39	...	...	1,623	266	...	630	-77	373	90,635
40	...	35,090	77,148	6,015	2,074	23,640	23,790	494,794	4,273,974
41	...	11,801	10,008	4,081	532	5,060	1,708	129,239	761,817
42	...	...	92	...	...	4	2,354	...	9,994
43	10,512	13,115	26,882	6,957	424	17,098	3,038	346,794	2,037,168
44	...	40	5,522	379	...	1,374	-55	1,529	197,795
45	...	...	3,121	589	8	2,273	...	1,270	192,918
46	...	...	1,114	398	125	...	2,432	5,118	58,477
47	...	1,950	1,434	496	...	315	686	...	47,745
48	...	...	28	6	...	103	...	...	2,190
49	...	...	28	...	...	...	3	...	1,539
50	...	...	237	85	...	63	176	...	10,310
51	...	...	884	289	...	5,551	...	...	97,245
52	90,293	101,876	130,367	28,240	177	41,518	26,007	1,342,707	9,021,728
53	...	...	773	171	237	164	...	...	44,727
54	...	...	3,754	921	...	825	-6,524	17,894	187,194
55	...	...	1,520	69	...	...	-70	...	58,159
56	...	...	205	88	8	182	213	472	15,259
57	...	...	2,232	393	...	2,429	-375	16,028	155,696
	256,102	778,155	855,522	231,917	14,712	434,363	118,864	7,372,538	55,655,222
	193,939	440,380	733,412	225,158	12,484	317,993	127,801	6,236,786	49,188,995

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE VIII - LIABILITIES, CAPITAL AND SURPLUS - LIFE

NO. - NO.	COMPANY - COMPAGNIE	NET ACTUARIAL RESERVE - PROVISION ACTUARIELLE NETTE (1)	OUTSTANDING CLAIMS AND PROVISION FOR UNREPORTED DEATH CLAIMS - RECLAMATIONS NON REGLEES ET PROVISION POUR SINISTRES NON DECLARES	AMOUNTS ON DEPOSIT AND OTHER CONTRACT LIABILITIES - SOMMES EN DEPOT ET AUTRES ENGAGEMENTS CONTRACTUELS	PROVISION FOR DIVIDENDS - PROVISION POUR PARTICIPATIONS (2)	OTHER LIABILITIES - AUTRE PASSIF	SEGREGATED FUND LIABILITIES - FONDS DISTINCTS (3)	TOTAL LIABILITIES - TOTAL DU PASSIF
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	4,768	2,211	563	75	555	10,933	19,045
2	ACADIA LIFE	13,228	144	333	45	82	6,548	20,380
3	ALLIANCE MUTUELLE	316,272	3,898	24,307	7,508	20,378	25,307	397,668
4	ALLSTATE LIFE OF CANADA	44,828	1,228	585	898	3,396	...	50,935
5	ASSUR.-VIE DESJARDINS	257,503	21,591	9,547	5,131	7,215	205,647	506,634
6	ATLANTIC MUTUAL LIFE	615	217	282	258	48	...	1,338
7	CANADA LIFE	2,710,506	32,325	59,499	84,794	74,840	777,118	3,738,080
8	CANADIAN GENERAL LIFE	7,356	1,020	1,783	224	1,847	3,400	15,630
9	CANADIAN REASSURANCE	28,770	3,538	488	10,759	14,759	138	58,450
10	CHRYSLER LIFE	348	65	10	...	24	...	447
11	CITADEL LIFE	69,260	1,426	4,931	1,383	8,550	834	86,384
12	COLONIA LIFE	43,653	31	698	129	1,904	...	46,415
13	COMMERCIAL LIFE	51,196	690	1,030	171	1,077	1,029	55,193
14	LA SAUVEGARDE	211,675	5,579	12,612	3,250	2,900	75,539	311,555
15	CONFEDERATION LIFE	1,961,574	38,006	134,444	47,144	182,670	1,080,327	3,444,165
16	LES COOPERANTS	306,698	3,032	19,698	5,142	14,812	5,612	355,394
17	CO-OPERATORS LIFE	194,487	3,523	21,031	9,146	4,863	33,491	266,541
18	CROWN LIFE	2,078,375	35,775	96,802	27,425	239,847	86,162	2,564,386
19	CUMIS LIFE	44,692	3,655	507	756	821	...	50,431
20	DOMINION LIFE	927,594	5,683	38,033	10,118	21,023	23,698	1,026,149
21	DOMINION OF CANADA GENERAL	69,824	1,359	63	229	13,083	736	85,294
22	EATON BAY LIFE	184,760	3,211	7,612	2,473	1,753	9,003	208,812
23	EQUITABLE LIFE OF CANADA	227,176	1,839	5,742	6,179	2,464	12,689	256,089
24	EXCELSIOR LIFE	527,279	9,304	18,079	8,368	113,829	309,936	986,795
25	FAMILY LIFE	77,674	304	640	297	2,347	27,889	109,151
26	FIDELITY LIFE	100,705	537	2,150	1,445	2,295	1,150	108,282
27	FINANCIAL LIFE	5,519	96	133	129	611	787	7,275
28	GLACIER NATIONAL LIFE	8,002	45	3	...	979	...	9,029
29	GREAT LAKES REINSURANCE	71	75	...	...	9	...	155
30	GREAT-WEST LIFE	4,223,758	56,491	226,203	69,721	37,150	961,050	5,574,373
31	IMPERIAL LIFE	1,002,117	11,263	51,711	21,731	53,028	460,133	1,599,983
32	INA LIFE OF CANADA	84	397	...	...	125	...	606
33	LAURIER LIFE	1,706	248	12	...	860	...	2,826
34	LONDON LIFE	2,631,430	23,882	509,712	149,791	438,586	138,576	3,891,977
35	MANUFACTURERS LIFE	5,794,925	40,560	237,903	104,768	188,615	621,870	6,988,641
36	MARITIME LIFE	807,066	5,308	4,568	8,366	46,576	52,278	924,162
37	MONARCH LIFE	364,796	1,764	34,279	6,450	18,205	21,524	447,018
38	MONTREAL LIFE	145,583	1,333	5,283	825	3,191	37,663	193,878
39	MONY LIFE	70,247	518	1,284	...	1,980	103	74,132
40	MUTUAL LIFE OF CANADA	2,914,041	19,795	272,402	82,946	35,169	492,520	3,816,873
41	NATIONAL LIFE OF CANADA	439,060	7,382	74,880	27,122	12,456	128,351	689,251
42	LA NATIONALE	1,671	624	...	213	5,203	...	7,711
43	NORTH AMERICAN LIFE	1,407,536	12,150	30,703	32,986	28,067	346,488	1,857,930
44	NORTH WEST LIFE	179,716	423	2,626	380	4,385	1,245	188,775
45	NORTHERN LIFE	152,596	942	12,150	3,037	4,040	1,270	174,035
46	OCCIDENTAL LIFE	39,092	373	57	3	10,443	4,910	54,878
47	PIONEER LIFE	25,613	163	4,088	3,928	1,511	...	35,301
48	PITTS LIFE	777	240	...	-62	232	...	1,187
49	PRINCIPAL LIFE	...	...	...	...	82	...	82
50	RELIABLE LIFE	4,747	274	603	437	615	...	6,676
51	SOVEREIGN LIFE	62,493	424	8,739	2,008	11,829	...	85,493
52	SUN LIFE	5,400,826	62,829	546,408	218,179	153,994	1,342,707	7,724,943
53	TORONTO MUTUAL LIFE	34,035	187	3,027	751	1,773	...	39,773
54	TRAVELERS LIFE OF CANADA	144,023	1,161	383	520	15,861	17,894	179,842
55	WAWANESA MUTUAL LIFE	47,162	147	1,503	1,873	485	...	51,170

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU VIII - PASSIF ET AVOIR - ASSURANCE-VIE

NO. - NO.	DEFERRED INCOME TAXES - IMPOTS REPORTES	APPROPRIATED SURPLUS - EXCEDENT AFFECTE: RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT (4)	APPROPRIATED SURPLUS - EXCEDENT AFFECTE: OTHER RESERVES - AUTRES RESERVES	CAPITAL STOCK PAID AND CONTRIBUTED SURPLUS - CAPITAL ACTIONS VERSE ET SUPPLEMENT D'APPORT	AMOUNTS TRANSFERRED TO (FROM) A+S - MONTANTS VIRES A (DE) LA SECTION A+S	UN-APPROPRIATED EARNED SURPLUS - EXCEDENT GAGNE NON AFFECTE	TOTAL LIABILITIES CAPITAL AND SURPLUS - TOTAL DU PASSIF ET DE L'AVOIR	ACTUARIAL RESERVES - PROVISIONS ACTUARIELLES: NET LEVEL PREMIUM METHOD - METHODE DE LA PRIME ORDINAIRE NETTE (5)	ACTUARIAL RESERVES - PROVISIONS ACTUARIELLES: STATUTORY METHOD - EXIGENCES STATUTAIRES (E)
	$	$	$	$	$	$	$	$	$
1		2.169		9.388	-250	-2.861	27.490	13.494	4.768
2		185		10.285		-5.144	22.707		13.228
3		13.778	6.222			28.531	446.195	330.968	316.272
4		7.078		1.250	-125	12.097	71.235	50.214	44.828
5		6.130	5.387	575	-121	15.941	534.546	265.571	250.972
6		45		900		183	2.526	615	616
7		92.517	204.248		-18.700	190.443	4.207.388	2.792.104	2.710.506
8		2.911		2.575		458	21.574	14.763	7.356
9		1.762	2.233	3.220	-1.420	9.068	73.313	31.809	27.931
10		59		1.000		1.560	3.066	348	348
11		6.619		12.096	-9.312	3.734	99.501	75.560	69.250
12		2.995		6.804	208	-4.384	51.622	45.532	
13		1.204	1.275	4.335	-425	4.498	66.080	51.196	51.196
14	5.519	11.377	4.845	298	-3.200	18.832	349.223	219.918	211.675
15	-5.270	65.065	129.000		-16.187	149.962	3.766.735	2.096.269	1.940.709
16		11.695	3.606		-2.500	29.073	400.868	317.569	305.698
17		2.781	16.459	1.000		15.904	302.685	202.275	194.487
18		169.580	54.237	2.117	-65.135	192.502	2.913.687	2.257.475	2.078.375
19		1.090		6.005	-3.300	650	54.876	44.784	44.692
20		17.079	23.300	1.000	-9.650	108.950	1.166.828	943.586	919.887
21		4.592				9.784	99.770	70.729	69.824
22		10.400		266	-500	11.714	230.695	192.363	184.760
23		3.665	15.684		-702	14.555	289.291	232.609	227.176
24		33.562		261	-6.100	50.266	1.064.784	551.616	522.986
25		2.623		14.961		10.793	137.728	79.390	77.674
26		4.599	100	3.265	-311	2.547	118.582	108.578	100.705
27		1.779		2.000	140	-337	10.857	7.576	5.519
28		398		500		1.591	11.518	8.002	8.157
29		29	25			2.075	2.284	71	71
30	11.260	171.212		2.000	-18.383	383.466	6.125.928	4.330.874	4.223.758
31	1.223	41.503	3.350	24.994	-3.000	93.045	1.761.098	1.081.521	995.951
32	4	91		2.001	-1.510	496	1.688	84	84
33		637		1.505	-1.050	1.299	5.217	1.938	1.706
34	36.099	70.390		1.000	-6.615	423.538	4.416.389	2.788.439	2.631.430
35	32.259	9.964	412.832		-27.500	402.858	7.819.054	6.014.334	5.794.925
36		25.856	58	54.011	-11.007	-8.169	984.921	838.842	813.825
37		15.576	10.000	1.576	-1.000	42.925	516.195	391.776	364.796
38		10.931	1.237	10.004	-200	-3.345	212.505	150.879	145.583
39		4.462		25.502	-885	-12.576	90.635	82.313	70.247
40		89.182	150.568		-9.089	226.450	4.273.974	3.035.894	2.914.041
41		20.228	1.992	1.075	-3.900	53.171	761.817	462.267	439.060
42		212				2.071	9.994	2.340	1.671
43		23.869	30.277		-11.610	136.702	2.037.168	1.474.897	1.407.536
44		4.170	108	4.482		262	197.795	183.746	179.716
45		4.213		1.101	-2.835	16.402	192.916	161.456	152.596
46		1.025		10.450		-7.876	58.477	45.027	39.092
47		7.963	677	2.720		84	47.745	46.996	26.613
48		127	35	602	-300	539	2.190	777	777
49	1	15		1.025		416	1.539		
50		128		2.500	-1.300	2.306	10.310	4.819	4.747
51		5.777	150	416		5.409	97.245	70.384	62.493
52		82.393	537.431		-62.500	739.461	9.021.728	5.400.826	5.395.826
53		1.071	91		-99	3.891	44.727	34.712	
54		5.440		15.950	-10.700	-3.338	187.194	148.525	144.023
55		680		4.436		1.873	58.159	50.064	50.064

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE VIII - LIABILITIES, CAPITAL AND SURPLUS - LIFE

NO. - NO.	COMPANY - COMPAGNIE	NET ACTUARIAL RESERVE - PROVISION ACTUARIELLE NETTE (1)	OUTSTANDING CLAIMS AND PROVISION FOR UNREPORTED DEATH CLAIMS - RECLAMATIONS NON REGLEES ET PROVISION POUR SINISTRES NON DECLARES	AMOUNTS ON DEPOSIT AND OTHER CONTRACT LIABILITIES - SOMMES EN DEPOT ET AUTRES ENGAGEMENTS CONTRACTUELS	PROVISION FOR DIVIDENDS - PROVISION POUR PARTICIPATIONS (2)	OTHER LIABILITIES - AUTRE PASSIF	SEGREGATED FUND LIABILITIES - FONDS DISTINCTS (3)	TOTAL LIABILITIES - TOTAL DU PASSIF
		$	$	$	$	$	$	$
56	WESTERN LIFE	9,311	139	754	93	592	353	11,242
57	ZURICH LIFE	108,489	2,495	5,564	1,583	1,576	15,731	135,438
	TOTAL, 1982	36,488,308	431,915	2,496,567	971,103	1,815,108	7,346,637	49,549,738
	TOTAL, 1981	31,917,686	392,909	2,318,221	733,556	1,735,643	6,214,916	43,312,931

(1) FOR BASES OF VALUATION, SEE "C" PAGES
(2) INCLUDES PROVISION FOR EXPERIENCE RATING REFUNDS
(3) FOR DETAILS, SEE TABLE XVI
(4) INCLUDES $383,362 IN RESPECT OF INVESTMENT VALUATION AND CURRENCY RESERVES
(5) ACTUARIAL RESERVE CALCULATED WITHOUT DEFERMENT OF ACQUISITION EXPENSES. FIGURES NOT AVAILABLE FOR ACADIA LIFE
(6) ACTUARIAL RESERVE CALCULATED WITH DEFERMENT OF ACQUISITION EXPENSES TO THE EXTENT PERMITTED BY THE ACT (MANDATORY RESERVES)

NO. - NO.	DEFERRED INCOME TAXES - IMPOTS REPORTES	APPROPRIATED SURPLUS - EXCEDENT AFFECTE: RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT (4)	APPROPRIATED SURPLUS - EXCEDENT AFFECTE: OTHER RESERVES - AUTRES RESERVES	CAPITAL STOCK PAID AND CONTRIBUTED SURPLUS - CAPITAL ACTIONS VERSE ET SUPPLEMENT D'APPORT	AMOUNTS TRANSFERRED TO (FROM) A+S - MONTANTS VIRES A (DE) LA SECTION A+M	UN-APPROPRIATED EARNED SURPLUS - EXCEDENT GAGNE NON AFFECTE	TOTAL LIABILITIES CAPITAL AND SURPLUS - TOTAL DU PASSIF ET DE L'AVOIR	ACTUARIAL RESERVES - PROVISIONS ACTUARIELLES: NET LEVEL PREMIUM METHOD - METHODE DE LA PRIME ORDINAIRE NETTE (5)	ACTUARIAL RESERVES - PROVISIONS ACTUARIELLES: STATUTORY METHOD - EXIGENCES STATUTAIRES (6)
	$	$	$	$	$	$	$	$	$
56		1.021		1.799	-500	1.897	15.259	10.219	9.311
57		8.137		250	-925	12.798	155.598	118.616	108.489
	81,094	1,084,439	1,615,435	253,601	-314,924	3,385,838	55,655,221	37,876,641	36,446,724
	93,147	999,679	1,444,903	232,655	-278,985	3,384,665	49,188,895	33,091,130	31,904,140

(1) LES CLASSES D'EVALUATION FIGURENT AUX PAGES ''C''
(2) COMPREND LA PROVISION POUR RISTOURNES.
(3) DE PLUS AMPLES DETAILS FIGURENT AU TABLEAU XVI
(4) Y COMPRIS 383.362 $ A L'EGARD DE LA RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS ET DU CHANGE.
(5) LA PROVISION ACTUARIELLE NE TENANT PAS COMPTE DU REPORT DES FRAIS D'ACQUISITION. MONTANTS NON DISPONIBLES POUR LA COMPAGNIE ACADIA LIFE
(6) LA PROVISION ACTUARIELLE TENANT COMPTE DU REPORT DES FRAIS D'ACQUISITION DANS LA MESURE PERMISE PAR LA LOI (RESERVES OBLIGATOIRES)

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE IX - ASSETS - ACCIDENT AND SICKNESS

NO. - NO.	COMPANY - COMPAGNIE	BONDS - OBLIGATIONS	SHARES - ACTIONS	MORTGAGE LOANS ON REAL ESTATE - PRETS HYPOTHECAIRES SUR BIENS-FONDS	REAL ESTATE AND GROUND RENTS - BIENS-FONDS ET RENTES FONCIERES	TERM DEPOSITS AND GUARANTEED INVESTMENT CERTIFICATES - DEPOTS A TERME ET CERTIFICATS DE DEPOT GARANTI	CASH - ENCAISSE
		$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	250					
2	ACADIA LIFE						
3	ALLIANCE MUTUELLE	14,640		7,751			529
4	ALLSTATE LIFE OF CANADA	4,371					
5	ASSUR.-VIE DESJARDINS	42,265		1,856	36		1,522
6	ATLANTIC MUTUAL LIFE	624	97			375	19
7	CANADA LIFE	55,494		46,733	218		5,122
8	CANADIAN GENERAL LIFE	5,554	7,310	5,535		4,587	3,876
9	CANADIAN REASSURANCE	28,017	6,032	2,784			
10	CHRYSLER LIFE	1,456	98				113
11	CITADEL LIFE	1,948				988	
12	COLONIA LIFE	207					
13	COMMERCIAL LIFE	225					19
14	LA SAUVEGARDE	20,527		1,949			3,989
15	CONFEDERATION LIFE	59,118		262,842	2	1,000	
16	LES COOPERANTS	4,335		1,854			2,944
17	CO-OPERATORS LIFE						
18	CROWN LIFE	64,546	15,387	87,722			150
19	CUMIS LIFE	4,666	6			1,600	746
20	DOMINION LIFE	11,321	5,590	15,025			3,473
21	DOMINION OF CANADA GENERAL	3,038					505
22	EATON BAY LIFE	8,957				186	
23	EQUITABLE LIFE OF CANADA	4,125	175	759			290
24	EXCELSIOR LIFE	39,440	15,274	33,425			
25	FAMILY LIFE						
26	FIDELITY LIFE	75					249
27	FINANCIAL LIFE	1,495					127
28	GLACIER NATIONAL LIFE	2,326	2,378	2,003			
29	GREAT LAKES REINSURANCE						
30	GREAT-WEST LIFE	217,380	35,459	204,744			641
31	IMPERIAL LIFE	24,735	742	5,899		1,869	1,332
32	INA LIFE OF CANADA	2,943				200	1,835
33	LAURIER LIFE	904	226	31		100	
34	LONDON LIFE	99,564	4,839	54,898		18,837	1,000
35	MANUFACTURERS LIFE	45,788					618
36	MARITIME LIFE			33,344			3,564
37	MONARCH LIFE	998					517
38	MONTREAL LIFE	981					58
39	MONY LIFE	99					
40	MUTUAL LIFE OF CANADA	151,604	1,381	15,437			
41	NATIONAL LIFE OF CANADA	24,619	7,000	15,854			35
42	LA NATIONALE						
43	NORTH AMERICAN LIFE	46,172		3,787			2,161
44	NORTH WEST LIFE	352		2,718			550
45	NORTHERN LIFE	2,272					4
46	OCCIDENTAL LIFE						
47	PIONEER LIFE						
48	PITTS LIFE	3,662	35			300	
49	PRINCIPAL LIFE						
50	RELIABLE LIFE	4,314	2,699			700	306
51	SOVEREIGN LIFE						
52	SUN LIFE	280,018	37,600	72,904		12,987	525
53	TORONTO MUTUAL LIFE	99					
54	TRAVELERS LIFE OF CANADA	10,651					4,537
55	WAWANESA MUTUAL LIFE	80					12
56	WESTERN LIFE	408					
57	ZURICH LIFE	1,805					
	TOTAL, 1982	**1,358,576**	**142,316**	**879,675**	**258**	**43,735**	**41,378**
	TOTAL, 1981	**1,079,573**	**142,404**	**830,664**	**164**	**17,718**	**44,730**
1	CONSTELLATION	48,609	975	2,926	....	5,251	670
	TOTAL, 1982	**48,609**	**975**	**2,926**	....	**5,251**	**670**
	TOTAL, 1981	**42,376**	**1,048**	**1,838**	....	**1,829**	**337**

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU IX - ACTIF - ACCIDENT ET MALADIE

NO. - NO.	OTHER INVESTMENTS - AUTRES PLACEMENTS	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	PREMIUMS OUTSTANDING - PRIMES A PERCEVOIR	AMOUNTS DUE FROM OTHER INSURERS - SOMMES A RECEVOIR D'AUTRES ASSUREURS	INTER-BRANCH RECEIVABLES - COMPTES INTER-FONDS	MISCELLANEOUS ASSETS - ELEMENTS D'ACTIF DIVERS	OTHER - AUTRE	TOTAL ASSETS - TOTAL DE L'ACTIF
	$	$	$	$	$	$	$	$
1		5	1		85			341
2								
3		447	2.278	28		98	6	25.777
4		146	120	429		60	84	5.210
5		1.146	5.748	2.492		585		55.663
6		21	8		7	5		1,156
7		3.339	10.410	38			159	161.513
8		291	749	379	346	438		29.066
9		1.034	1.115	819	1.488	26	107.549	148.864
10		28	7	8				1.720
11		46	137		1.041			4.160
12		7					38	252
13		3	10	36	-80		127	342
14		576	203	2.892	1.902		594	32.732
15		4.322	36.674				24.166	388.122
16		110	1.281	111				10.435
17								
18		2.799	23.737	435	22.569	213	11.818	249.457
19		268	977		530	31	25	8.849
20		2.013	3.274	81	754	12	2.179	43.722
21		48	218	1				3.810
22		278	1.550		-1.004	131		10.108
23		120	342	24	86		2	5.933
24		2.981	9.786		5.652	1.089	408	108.255
25								
26		2	49	34				409
27		42			-21			1.653
28		65					220	6.990
29								
30		6.910	48.368	3.250		33.272	1.617	551.651
31		622	3.880	50	1.492			40.621
32		84	816		58			5.936
33		30	184	919	-844			1.550
34	1.683	4.681	8.341	808	-31	1.634	6.670	202.920
35	100	1.203	152			273		48.134
36		476	3.468		3,070			43.922
37		10	26					1,551
38		48	1				248	1.336
39		2	7		77	10		195
40		3.723	7.247	2.418	1.178	369	563	183.920
41		926	2.818	237	31	140	-77	51.583
42								
43		1.197	1.493		-1.026	15		53.799
44		81	211		35			3.947
45		54	405	27			1,724	4.486
46								
47								
48		128	221					4,346
49								
50		171	759	114	-163	56	931	9.897
51								
52		7.621	15,720		5.169		9.408	441.952
53								99
54		218	223		6.524	444	4.743	27.340
55		2	9		74			177
56		4			41			453
57		45	399	100	384	303		3.036
	1,783	**48,373**	**193,422**	**15,733**	**49,624**	**39,214**	**173,302**	**2,887,390**
	1,886	**35,447**	**194,158**	**11,472**	**51,840**	**32,779**	**169,545**	**2,612,380**
1	....	1.315	2.059	167	....	132	112	62.216
	....	**1,315**	**2,059**	**167**	....	**132**	**112**	**62,216**
	....	**1,106**	**1,795**	**169**	....	**159**	**445**	**51,302**

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE X - LIABILITIES, CAPITAL AND SURPLUS - ACCIDENT AND SICKNESS

NO. - NO.	COMPANY - COMPAGNIE	NET ACTUARIAL RESERVE - PROVISION ACTUARIELLE NETTE (1)	OUTSTANDING CLAIMS AND PROVISION FOR UNREPORTED CLAIMS - RECLAMATIONS NON REGLEES ET PROVISION POUR SINISTRES NON DECLARES	AMOUNTS ON DEPOSIT AND OTHER CONTRACT LIABILITIES - SOMMES EN DEPOT ET AUTRES ENGAGEMENTS CONTRACTUELS	PROVISION FOR DIVIDENDS - PROVISION POUR PARTICIPATIONS (2)	OTHER LIABILITIES - AUTRE PASSIF	TOTAL LIABILITIES - TOTAL DU PASSIF
		$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	240					240
2	ACADIA LIFE						
3	ALLIANCE MUTUELLE	14,493	2,220	416	1,662	1,253	20,044
4	ALLSTATE LIFE OF CANADA	1,213	1,691	10	25	1,050	3,989
5	ASSUR.-VIE DESJARDINS	34,475	7,339	5,552	3,185	2,436	52,987
6	ATLANTIC MUTUAL LIFE	573	62		24	155	814
7	CANADA LIFE	131,085	9,351	1,904	5,031	3,428	150,799
8	CANADIAN GENERAL LIFE	18,359		4,569	1,842	157	24,927
9	CANADIAN REASSURANCE	27,220	559		1,842	109,776	139,397
10	CHRYSLER LIFE	43	39	14		119	215
11	CITADEL LIFE	2,963	280	60	5	316	3,624
12	COLONIA LIFE						
13	COMMERCIAL LIFE	39	67			42	148
14	LA SAUVEGARDE	20,601	2,830	4,074	2,641	60	30,206
15	CONFEDERATION LIFE	280,064	62,612	5,463	-331	18,002	365,810
16	LES COOPERANTS	6,468	1,661	82	-12	360	8,559
17	CO-OPERATORS LIFE						
18	CROWN LIFE	115,065	65,840	8,479	1,265	17,691	208,340
19	CUMIS LIFE	7,457				13	7,470
20	DOMINION LIFE	17,616	14,391	546	1,100	2,021	35,674
21	DOMINION OF CANADA GENERAL	3,559			164	36	3,759
22	EATON BAY LIFE	5,264	2,471	664	658	453	9,510
23	EQUITABLE LIFE OF CANADA	3,907	940	7	193	22	5,069
24	EXCELSIOR LIFE	79,870	12,761	27	875	4,045	97,578
25	FAMILY LIFE						
26	FIDELITY LIFE	325	21			25	371
27	FINANCIAL LIFE	70				60	130
28	GLACIER NATIONAL LIFE	358	158			370	886
29	GREAT LAKES REINSURANCE						
30	GREAT-WEST LIFE	167,961	100,950	88,373	6,736	62,100	426,120
31	IMPERIAL LIFE	27,956	6,156	2,569	51	2,448	39,180
32	INA LIFE OF CANADA	1,455	2,431			99	3,985
33	LAURIER LIFE	590	186	7		436	1,219
34	LONDON LIFE	141,200	21,039	6,465	3,328	12,659	184,691
35	MANUFACTURERS LIFE	9,274	553	4	105	4,999	14,935
36	MARITIME LIFE	23,431	5,441		5,617	5,513	40,002
37	MONARCH LIFE	280	255			438	973
38	MONTREAL LIFE	520				54	574
39	MONY LIFE	158		10	2	10	180
40	MUTUAL LIFE OF CANADA	131,146	14,669	10,640	6,325	1,592	164,372
41	NATIONAL LIFE OF CANADA	26,552	3,918	38	13,083	1,990	45,581
42	LA NATIONALE						
43	NORTH AMERICAN LIFE	48,476	2,462	968	439	547	52,892
44	NORTH WEST LIFE	2,882			529	7	3,418
45	NORTHERN LIFE	3,180	897	2	1	121	4,201
46	OCCIDENTAL LIFE						
47	PIONEER LIFE						
48	PITTS LIFE	2,619	599		341	45	3,604
49	PRINCIPAL LIFE						
50	RELIABLE LIFE	2,999	4,595	92		573	8,259
51	SOVEREIGN LIFE						
52	SUN LIFE	343,667	23,416	9,560	19,147	19,972	415,762
53	TORONTO MUTUAL LIFE						
54	TRAVELERS LIFE OF CANADA	20,774	487	1	1,800	1,278	24,340
55	WAWANESA MUTUAL LIFE	16	100			8	124
56	WESTERN LIFE	29				9	38
57	ZURICH LIFE	691	396	867	21	550	2,525
	TOTAL, 1982	**1,727,183**	**374,843**	**151,463**	**77,694**	**277,338**	**2,608,521**
	TOTAL, 1981	**1,430,181**	**361,934**	**132,863**	**84,485**	**212,328**	**2,221,800**

NO. - NO.	APPROPRIATED SURPLUS - EXCEDENT AFFECTE: DEFERRED INCOME TAXES - IMPOTS REPORTES	RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT (3)	OTHER RESERVES - AUTRES RESERVES	CAPITAL STOCK PAID - CAPITAL-ACTIONS VERSE	CONTRIBUTED SURPLUS - SUPPLEMENT D'APPORT	AMOUNTS TRANSFERRED TO (FROM) A + S - MONTANTS VIRES A (DE) LA SECTION A + M	UN-APPROPRIATED EARNED SURPLUS - EXCEDENT GAGNE NON AFFECTE	TOTAL LIABILITIES CAPITAL AND SURPLUS - TOTAL DU PASSIF ET DE L'AVOIR
	$	$	$	$	$	$	$	$
1		37						
2						250	186	341
3		749	2,751					
4		60					2,233	25,777
5		1,556	674			125	1,036	5,210
						121	325	55,663
6		74		100				
7		754					168	1,156
8		1,156				18,700	-8,740	161,513
9		26	1,429				2,983	29,066
10		140				1,420	6,592	148,864
				750	250		365	1,720
11		675	82					
12						9,312	-9,537	4,160
13						208	44	252
14	137	1,015	2,072			425	-231	342
15		6,800	1,000			3,200	-3,958	32,732
						16,187	-1,675	388,122
16		606						
17						2,500	-1,230	10,435
18		21,298	10,852					
19		734				85,135	-81,168	249,457
20		3,052				3,300	-2,655	8,849
						9,650	-4,654	43,722
21								
22							51	3,810
23			852			500	98	10,108
24		2,160	1,637			702	-490	5,933
25						6,100	780	108,255
26		14						
27		250				311	-287	409
28		92	149			-140	1,414	1,654
29							5,863	6,990
30	3,830	74,893						
						15,383	30,425	551,651
31		321	894					
32		27				3,000	-2,774	40,621
33		142				1,510	414	5,936
34	2,406	7,522		375	125	1,050	-1,351	1,550
35		825				6,615	1,686	202,920
						27,500	4,874	48,134
36		798						
37		8				11,007	-7,883	43,922
38						1,000	-430	1,551
39		15				200	562	1,336
40		369	800			885	-885	195
						9,099	9,280	183,920
41		1,222	1,471					
42						3,900	-591	51,583
43		210						
44		78				11,610	-10,913	53,799
45		32	3				451	3,947
						2,835	-2,585	4,486
46								
47								
48		126		276	500			
49						300	-460	4,346
50		50						
						1,300	288	9,897
51								
52		5,936	12,891					
53						82,500	-54,937	441,952
54		1,584				99		99
55		15				10,700	-9,284	27,340
				64			-26	177
56		7						
57		152				500	-92	453
						925	-566	3,036
	6,433	135,582	37,157	1,565	875	314,924	-117,666	2,987,391
	8,091	228,179	22,428	1,565	1,063	278,985	-148,851	2,612,380

TABLE X - LIABILITIES, CAPITAL AND SURPLUS - ACCIDENT AND SICKNESS

NO. - NO.	COMPANY - COMPAGNIE	NET ACTUARIAL RESERVE - PROVISION ACTUARIELLE NETTE (1)	OUTSTANDING CLAIMS AND PROVISION FOR UNREPORTED CLAIMS - RECLAMATIONS NON REGLEES ET PROVISION POUR SINISTRES NON DECLARES	AMOUNTS ON DEPOSIT AND OTHER CONTRACT LIABILITIES - SOMMES EN DEPOT ET AUTRES ENGAGEMENTS CONTRACTUELS	PROVISION FOR DIVIDENDS - PROVISION POUR PARTICIPATIONS (2)	OTHER LIABILITIES - AUTRE PASSIF	TOTAL LIABILITIES - TOTAL DU PASSIF
		$	$	$	$	$	$
1	CONSTELLATION	44,370	1,885	3,114	2,572	2,484	54,425
	TOTAL, 1982....................	44,370	1,885	3,114	2,572	2,484	54,425
	TOTAL, 1981....................	36,406	1,227	2,689	1,120	2,229	43,671

(1) FOR BASES OF VALUATION, SEE "C" PAGES
(2) INCLUDES PROVISION FOR EXPERIENCE RATING REFUNDS
(3) INCLUDES $35,590 IN RESPECT OF INVESTMENT VALUATION AND CURRENCY RESERVES

NO. - NO.	DEFERRED INCOME TAXES - IMPOTS REPORTES	APPROPRIATED SURPLUS - EXCEDENT AFFECTE: RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT (3)	OTHER RESERVES - AUTRES RESERVES	CAPITAL STOCK PAID - CAPITAL-ACTIONS VERSE	CONTRIBUTED SURPLUS - SUPPLEMENT D'APPORT	AMOUNTS TRANSFERRED TO (FROM) A + S - MONTANTS VIRES A (DE) LA SECTION A + M	UN-APPROPRIATED EARNED SURPLUS - EXCEDENT GAGNE NON AFFECTE	TOTAL LIABILITIES CAPITAL AND SURPLUS - TOTAL DU PASSIF ET DE L'AVOIR
	$	$	$	$	$	$	$	$
1	......	2,729	....	5,800	350	....	-1,088	62,216
	....	2,729	....	5,800	350	....	-1,088	62,216
	....	3,954	....	5,800	350	....	-2,473	51,302

(1) LES CLASSES D'EVALUATION FIGURENT AUX PAGES ''D''.
(2) COMPREND LA PROVISION POUR RISTOURNES
(3) Y COMPRIS 95,590 $ A L'EGARD DE LA RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS ET DU CHANGE.

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XI - ANALYSIS OF INCOME BY FUND

NO. - NO.	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME EXCLUDING SEGREGATED FUNDS - PRODUITS DE PLACEMENTS (SAUF LES FONDS DISTINCTS) (1)	NET INVESTMENT INCOME FROM SEGREGATED FUNDS - BENEFICE NET DE PLACEMENTS PROVENANT DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS
		$	$	$	$	$
1	ABBEY LIFE OF CANADA					
	PAR.-AVEC PART	408	....	286	....	....
	NON-PAR.-SANS PART	2,176	....	394	....	....
	S/H FUND-FONDS DES ACTIONNAIRES	....	....	789	....	....
	SEGREGATED FUNDS-FONDS DISTINCTS	....	....	....	-973	....
	TOTAL	2,584	....	1,469	-973	....
	A + S FUNDS-FONDS A + M	57	....	22	....	....
2	ACADIA LIFE					
	PAR.-AVEC PART	301	....	246	....	....
	NON-PAR.-SANS PART	3,374	93	1,046	....	....
	S/H FUND-FONDS DES ACTIONNAIRES	....	....	205	....	....
	SEGREGATED FUNDS-FONDS DISTINCTS	....	....	....	124	....
	TOTAL	3,675	93	1,498	124	....
3	ALLIANCE MUTUELLE					
	PAR.-AVEC PART	68,899	185	34,173	....	....
	NON-PAR.-SANS PART	9,684	429	5,113	....	....
	OTHER FUNDS-AUTRES FONDS	....	....	1,468	....	....
	SEGREGATED FUNDS-FONDS DISTINCTS	....	....	....	4,860	5
	TOTAL	78,583	614	40,754	4,850	5
	A + S FUNDS-FONDS A + M	18,334	....	2,461	....	....
4	ALLSTATE LIFE OF CANADA					
	NON-PAR.-SANS PART	18,271	46	6,130	....	....
	S/H FUND-FONDS DES ACTIONNAIRES	....	....	710	....	....
	TOTAL	18,271	46	6,840	....	....
	A + S FUNDS-FONDS A + M	10,196	....	581	....	....
5	ASSUR.-VIE DESJARDINS					
	PAR.-AVEC PART	123,084	4,617	24,141	....	....
	NON-PAR.-SANS PART	12,523	....	9,131	....	....
	S/H FUND-FONDS DES ACTIONNAIRES	....	....	34	....	....
	SEGREGATED FUNDS-FONDS DISTINCTS	....	....	....	38,934	....
	TOTAL	135,607	4,617	33,306	38,934	....
	A + S FUNDS-FONDS A + M	50,151	....	4,946	....	....
6	ATLANTIC MUTUAL LIFE					
	PAR.-AVEC PART	877	....	98	....	....
	NON-PAR.-SANS PART	469	....	28	....	....
	S/H FUND-FONDS DES ACTIONNAIRES	....	....	121	....	....
	TOTAL	1,346	....	247	....	....
	A + S FUNDS-FONDS A + M	1,244	....	104	....	....
7	CANADA LIFE					
	PAR.-AVEC PART	183,643	3,958	168,846	....	....
	NON-PAR.-SANS PART	539,132	8,785	163,855	....	....
	OTHER FUNDS-AUTRES FONDS	....	....	156	....	....
	SEGREGATED FUNDS-FONDS DISTINCTS	....	....	....	135,203	341
	TOTAL	722,775	12,743	332,857	135,203	341
	A + S FUNDS-FONDS A + M	113,636	....	18,085	....	....
8	CANADIAN GENERAL LIFE					
	NON-PAR.-SANS PART	6,637	....	1,526	....	....
	S/H FUND-FONDS DES ACTIONNAIRES	....	....	324	....	....
	SEGREGATED FUNDS-FONDS DISTINCTS	....	....	....	444	....
	TOTAL	6,637	....	1,850	444	....
	A + S FUNDS-FONDS A + M	9,977	....	2,729	....	....
9	CANADIAN REASSURANCE					
	NON-PAR.-SANS PART	143,384	....	5,605	....	....
	S/H FUND-FONDS DES ACTIONNAIRES	....	....	362	....	....
	SEGREGATED FUNDS-FONDS DISTINCTS	....	....	....	93	21
	TOTAL	143,384	....	5,967	93	21
	A + S FUNDS-FONDS A + M	8,669	....	4,404	....	....
10	CHRYSLER LIFE					
	NON-PAR.-SANS PART	120	....	220	....	....
	S/H FUND-FONDS DES ACTIONNAIRES	....	....	98	....	....
	TOTAL	120	....	318	....	....
	A + S FUNDS-FONDS A + M	9	....	138	....	....

(1) FOR LIFE FUNDS, INCLUDES PROPORTIONAL AMORTIZATION OF REALIZED GAINS/LOSSES ON BONDS AND MORTGAGES DISPOSED OF AS WELL AS ALLOCATION OF 7% OF REALIZED AND UNREALIZED GAINS/LOSSES ON SHARES.

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XI - ANALYSE DU REVENU PAR FONDS

NO. - NO.	CONTRIBUTIONS TO STAFF PENSION AND INSURANCE FUNDS - VERSEMENTS AUX FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	NET GAIN ON CURRENCY EXCHANGE TRANSACTIONS - GAIN NET RESULTANT D'OPERATIONS DE CHANGE	OTHER INCOME - AUTRE REVENU	NET TRANSFERS TO/FROM SEGREGATED FUNDS - VIREMENTS NETS DE/AUX FONDS DISTINCTS: MORTALITY, EXPENSES AND TAXES - DECES, FRAIS ET TAXES	NET TRANSFERS TO/FROM SEGREGATED FUNDS - VIREMENTS NETS DE/AUX FONDS DISTINCTS: POLICY LIABILITIES - PROVISIONS AFFERENTES AUX POLICES	INTER-FUND TRANSFERS TO MEET LIABILITIES TRANSFERRED - VIREMENTS INTER-FONDS POUR POURVOIR AUX ENGAGEMENTS TRANSFERES	TOTAL INCOME - TOTAL DU REVENU
	$	$	$	$	$	$	$
1							
							694
			6		-813		1,763
							789
					813		-160
			6				3,086
							79
2							
							547
			236		319		5,068
							206
			-236		-319		-431
							5,390
3							
		-9	128		-5,633		97,743
		-1	12				15,237
	1,386						2,854
					5,633		10,498
	1,386	-10	140				126,332
							20,795
4							
			35				24,482
							710
			35				25,192
			25				10,802
5							
		-58	3,050	-137	-10,742	-185	143,770
		-21	100			185	21,918
							34
			57	137	10,742		49,870
		-79	3,207				215,592
			1,724				56,821
6							
						-4	971
						4	501
							121
							1,593
							1,348
7							
		-291	-10,002		2,195	-281	348,068
		-282	27	1,247	-70,361	281	642,684
	1,852						2,008
		24		-1,247	68,166		202,487
	1,852	-549	-9,975				1,195,247
							131,721
8							
			87	-121			8,129
							324
				121			565
			87				9,018
							12,706
9							
		-170	63,837				212,656
							362
							114
		-170	63,837				213,132
		3	16				13,092
10							
			2				342
							98
			2				440
			2				149

(1) EN ASSURANCE-VIE, COMPREND L'AMORTISSEMENT PROPORTIONNEL DES GAINS/PERTES REALISES A L'EGARD DES TITRES DE DETTES ALIENES AINSI QUE L'ALLOCATION DE 7% DES GAINS/PERTES NON REALISES A L'EGARD DES ACTIONS.

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XI - ANALYSIS OF INCOME BY FUND

NO. - NO.	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME EXCLUDING SEGREGATED FUNDS - PRODUITS DE PLACEMENTS (SAUF LES FONDS DISTINCTS) (1)	NET INVESTMENT INCOME FROM SEGREGATED FUNDS - BENEFICE NET DE PLACEMENTS PROVENANT DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS
		$	$	$	$	$
11	CITADEL LIFE					
	PAR.-AVEC PART	6,152	35	4,178	...	...
	NON-PAR.-SANS PART	10,648	...	4,167	...	...
	S/H FUND-FONDS DES ACTIONNAIRES	...	...	781	...	...
	OTHER FUNDS-AUTRES FONDS	...	...	338	...	...
	SEGREGATED FUNDS-FONDS DISTINCTS	...	...	...	129	...
	TOTAL	16,800	35	9,464	129	...
	A + S FUNDS-FONDS A + M	4,687	...	357	...	...
12	COLONIA LIFE					
	PAR.-AVEC PART	956	...	342	...	...
	NON-PAR.-SANS PART	25,721	...	3,992	...	...
	S/H FUND-FONDS DES ACTIONNAIRES	...	...	489	...	...
	TOTAL	26,677	...	4,823	...	...
	A + S FUNDS-FONDS A + M	...	...	22	...	...
13	COMMERCIAL LIFE					
	PAR.-AVEC PART	578	...	822	...	...
	NON-PAR.-SANS PART	12,258	154	5,199	...	...
	S/H FUND-FONDS DES ACTIONNAIRES	...	...	450	...	...
	SEGREGATED FUNDS-FONDS DISTINCTS	...	...	...	177	47
	TOTAL	12,836	154	6,471	177	47
	A + S FUNDS-FONDS A + M	375	...	28	...	...
14	LA SAUVEGARDE					
	PAR.-AVEC PART	7,061	5	7,439	...	...
	NON-PAR.-SANS PART	47,757	2,543	19,829	...	...
	S/H FUND-FONDS DES ACTIONNAIRES	...	...	118	...	...
	SEGREGATED FUNDS-FONDS DISTINCTS	...	...	...	16,085	...
	TOTAL	54,818	2,548	27,386	16,085	...
	A + S FUNDS-FONDS A + M	17,741	...	3,260	...	...
15	CONFEDERATION LIFE					
	PAR.-AVEC PART	196,575	4,038	136,216	...	...
	NON-PAR.-SANS PART	412,744	12,125	102,754	...	...
	SEGREGATED FUNDS-FONDS DISTINCTS	...	...	...	210,148	2,090
	TOTAL	609,319	16,163	238,970	210,148	2,090
	A + S FUNDS-FONDS A + M	370,379	...	32,408	...	...
16	LES COOPERANTS					
	PAR.-AVEC PART	36,255	218	28,840	...	...
	NON-PAR.-SANS PART	38,816	...	9,521	...	...
	OTHER FUNDS-AUTRES FONDS	...	...	703	...	...
	SEGREGATED FUNDS-FONDS DISTINCTS	...	...	...	2,003	...
	TOTAL	75,071	218	39,064	2,003	...
	A + S FUNDS-FONDS A + M	14,231	...	861	...	...
17	CO-OPERATORS LIFE					
	PAR.-AVEC PART	49,805	47	21,626	...	...
	NON-PAR.-SANS PART	5,909	42	5,627	...	...
	SEGREGATED FUNDS-FONDS DISTINCTS	...	...	...	2,686	...
	TOTAL	55,714	89	27,253	2,686	...
18	CROWN LIFE					
	PAR.-AVEC PART	88,679	797	70,018	...	...
	NON-PAR.-SANS PART	566,770	567	156,048	...	...
	S/H FUND-FONDS DES ACTIONNAIRES	...	...	96	...	...
	OTHER FUNDS-AUTRES FONDS	...	...	121	...	...
	SEGREGATED FUNDS-FONDS DISTINCTS	...	...	...	12,342	3,000
	TOTAL	655,449	1,364	236,283	12,342	3,000
	A + S FUNDS-FONDS A + M	341,620	...	21,685	...	...
19	CUMIS LIFE					
	PAR.-AVEC PART	25,009	86	4,713	...	...
	S/H FUND-FONDS DES ACTIONNAIRES	...	...	1,023	...	...
	TOTAL	25,009	86	5,736	...	...
	A + S FUNDS-FONDS A + M	7,195	...	657	...	...

(1) FOR LIFE FUNDS, INCLUDES PROPORTIONAL AMORTIZATION OF REALIZED GAINS/LOSSES ON BONDS AND MORTGAGES DISPOSED OF AS WELL AS ALLOCATION OF 7% OF REALIZED AND UNREALIZED GAINS/LOSSES ON SHARES.

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XI - ANALYSE DU REVENU PAR FONDS

NO. - NO.	CONTRIBUTIONS TO STAFF PENSION AND INSURANCE FUNDS - VERSEMENTS AUX FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	NET GAIN ON CURRENCY EXCHANGE TRANSACTIONS - GAIN NET RESULTANT D'OPERATIONS DE CHANGE	OTHER INCOME - AUTRE REVENU	NET TRANSFERS TO/FROM SEGREGATED FUNDS - VIREMENTS NETS DE/AUX FONDS DISTINCTS: MORTALITY, EXPENSES AND TAXES - DECES, FRAIS ET TAXES	NET TRANSFERS TO/FROM SEGREGATED FUNDS - VIREMENTS NETS DE/AUX FONDS DISTINCTS: POLICY LIABILITIES - PROVISIONS AFFERENTES AUX POLICES	INTER-FUND TRANSFERS TO MEET LIABILITIES TRANSFERRED - VIREMENTS INTER-FONDS POUR POURVOIR AUX ENGAGEMENTS TRANSFERES	TOTAL INCOME - TOTAL DU REVENU
	$	$	$	$	$	$	$
11							
			-49				10,317
			-41		426		15,200
							781
	203						541
					-426		-297
	203		-89				26,542
							5,044
12							
			-71				1,227
		-1	1,519				31,231
							489
		-1	1,448				32,947
							22
13							
			28				1,428
			175		-21		17,765
			16				466
					21		245
			219				19,904
			6				409
14							
		13				-20	14,498
		12	58		-9,345	1,542	62,396
							118
					9,345	-1,522	23,908
		25	58				100,920
							21,001
15							
		-21	-7,838	772	2,597	725	333,064
		-18	490	46	-31,108	-725	496,308
				-818	28,511		239,931
		-39	-7,348				1,069,303
		20					402,807
16							
			67		-1,352		64,028
			22				48,359
	205						908
					1,352		3,355
	205		89				116,650
							15,092
17							
			60				71,538
					-1,100		10,478
			-10,365		1,100		-6,579
			-10,305				75,437
18							
		60	-104	216	-4	158	15[illegible],820
		-178	33,460	377	-1,487	-158	7[illegible],399
							96
	44						185
				-593	1,491		16,240
	44	-118	33,356				941,720
		-27	744				364,022
19							
			4				29,812
							1,023
			4				30,835
							7,852

(1) EN ASSURANCE-VIE, COMPREND L'AMORTISSEMENT PROPORTIONNEL DES GAINS/PERTES REALISES A L'EGARD DES TITRES DE DETTES ALIENES AINSI QUE L'ALLOCATION DE 7% DES GAINS/PERTES NON REALISES A L'EGARD DES ACTIONS.

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XI - ANALYSIS OF INCOME BY FUND

NO. - NO.	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME EXCLUDING SEGREGATED FUNDS - PRODUITS DE PLACEMENTS (SAUF LES FONDS DISTINCTS) (1)	NET INVESTMENT INCOME FROM SEGREGATED FUNDS - BENEFICE NET DE PLACEMENTS PROVENANT DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS
		$	$	$	$	$
20	DOMINION LIFE					
	PAR -AVEC PART	19,811	280	21,408		
	NON-PAR -SANS PART	175,914	193	87,702		
	S/H FUND-FONDS DES ACTIONNAIRES			182		
	OTHER FUNDS-AUTRES FONDS			74		
	SEGREGATED FUNDS-FONDS DISTINCTS				3,854	
	TOTAL	195,725	473	109,364	3,854	
	A + S FUNDS-FONDS A + M	65,754		4,895		
21	DOMINION OF CANADA GENERAL					
	NON-PAR -SANS PART	19,521	7	9,605		
	OTHER FUNDS-AUTRES FONDS			384		
	SEGREGATED FUNDS-FONDS DISTINCTS				-52	
	TOTAL	19,521	7	9,989	-52	
	A + S FUNDS-FONDS A + M	963		400		
22	EATON BAY LIFE					
	PAR -AVEC PART	764		752		
	NON-PAR -SANS PART	58,784	643	21,780		
	S/H FUND-FONDS DES ACTIONNAIRES			76		
	SEGREGATED FUNDS-FONDS DISTINCTS				2,787	
	TOTAL	59,548	643	22,608	2,787	
	A + S FUNDS-FONDS A + M	9,507		304		
23	EQUITABLE LIFE OF CANADA					
	PAR -AVEC PART	11,714	133	9,177		
	NON-PAR -SANS PART	43,584	39	17,335		
	SEGREGATED FUNDS-FONDS DISTINCTS				1,451	192
	TOTAL	55,298	172	26,512	1,451	192
	A + S FUNDS-FONDS A + M	6,970		500		
24	EXCELSIOR LIFE					
	PAR -AVEC PART	10,636		11,419		
	NON-PAR -SANS PART	185,934	1,430	55,381		
	S/H FUND-FONDS DES ACTIONNAIRES			413		
	SEGREGATED FUNDS-FONDS DISTINCTS				53,905	172
	TOTAL	196,570	1,430	67,213	53,905	172
	A + S FUNDS-FONDS A + M	55,183		11,691		
25	FAMILY LIFE					
	PAR -AVEC PART	391		282		
	NON-PAR -SANS PART	23,283	92	4,259		
	SEGREGATED FUNDS-FONDS DISTINCTS				2,528	
	TOTAL	23,674	92	4,541	2,528	
26	FIDELITY LIFE					
	PAR -AVEC PART	2,979		1,885		
	NON-PAR -SANS PART	19,122	47	10,902		
	S/H FUND-FONDS DES ACTIONNAIRES			487		
	OTHER FUNDS-AUTRES FONDS			95		
	SEGREGATED FUNDS-FONDS DISTINCTS				149	
	TOTAL	22,101	47	13,369	149	
	A + S FUNDS-FONDS A + M	343		28		
27	FINANCIAL LIFE					
	PAR -AVEC PART	162		-79		
	NON-PAR -SANS PART	3,438		587		
	S/H FUND-FONDS DES ACTIONNAIRES			289		
	SEGREGATED FUNDS-FONDS DISTINCTS				3	
	TOTAL	3,600		797	3	
	A + S FUNDS-FONDS A + M	13		157		
28	GLACIER NATIONAL LIFE					
	NON-PAR -SANS PART	728		1,183		
	S/H FUND-FONDS DES ACTIONNAIRES			110		
	TOTAL	728		1,293		
	A + S FUNDS-FONDS A + M	430		665		
29	GREAT LAKES REINSURANCE					
	NON-PAR -SANS PART	117		234		
	TOTAL	117		234		

(1) FOR LIFE FUNDS, INCLUDES PROPORTIONAL AMORTIZATION OF REALIZED GAINS/LOSSES ON BONDS AND MORTGAGES DISPOSED OF AS WELL AS ALLOCATION OF 7% OF REALIZED AND UNREALIZED GAINS/LOSSES ON SHARES.

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XI - ANALYSE DU REVENU PAR FONDS

NO. - NO	CONTRIBUTIONS TO STAFF PENSION AND INSURANCE FUNDS - VERSEMENTS AUX FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	NET GAIN ON CURRENCY EXCHANGE TRANSACTIONS - GAIN NET RESULTANT D'OPERATIONS DE CHANGE	OTHER INCOME - AUTRE REVENU	NET TRANSFERS TO/FROM SEGREGATED FUNDS - VIREMENTS NETS DE/AUX FONDS DISTINCTS: MORTALITY, EXPENSES AND TAXES - DECES FRAIS ET TAXES	NET TRANSFERS TO/FROM SEGREGATED FUNDS - VIREMENTS NETS DE/AUX FONDS DISTINCTS: POLICY LIABILITIES - PROVISIONS AFFERENTES AUX POLICES	INTER-FUND TRANSFERS TO MEET LIABILITIES TRANSFERRED - VIREMENTS INTER-FONDS POUR POURVOIR AUX ENGAGEMENTS TRANSFERES	TOTAL INCOME - TOTAL DU REVENU
	$	$	$	$	$	$	$
20							
		36			-3	-241	41,157
		247	772		224	241	268,899
		-1					181
	11						85
					-221		3,533
	11	344	772				313,855
							70,609
21							
		6	11	100			28,250
	1,346						2,310
				-100			-152
	1,346	6	11				30,408
							1,363
22							
							1,516
					-1,697		79,510
							76
					1,697		4,084
							85,186
							10,411
23							
		-11	404		-1	4	21,420
		-1	764		-1,100	-4	60,618
					1,101		2,744
		-12	1,168				84,782
							7,570
24							
			9			5	22,069
			-11	544	-24,720	-5	218,553
							413
				-544	24,720		78,253
			-2				319,288
			9				110,863
25							
							673
					-2,242		25,392
					2,242		4,770
							30,835
26							
			13				4,877
			132	-78			30,127
							487
	93						158
				78			225
	63		145				35,874
							371
27							
			537				620
			2,821	104			6,950
							289
				-104			-101
			3,358				7,758
			3				173
28							
			3				1,914
							110
			3				2,024
			23				1,118
29							
		-1	10				360
		-1	10				360

(1) EN ASSURANCE-VIE, COMPREND L'AMORTISSEMENT PROPORTIONNEL DES GAINS/PERTES REALISES A L'EGARD DES TITRES DE DETTES ALIENES AINSI QUE L'ALLOCATION DE 7% DES GAINS/PERTES NON REALISES A L'EGARD DES ACTIONS.

NO. - NO	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME EXCLUDING SEGREGATED FUNDS - PRODUITS DE PLACEMENTS (SAUF LES FONDS DISTINCTS) (1)	NET INVESTMENT INCOME FROM SEGREGATED FUNDS - BENEFICE NET DE PLACEMENTS PROVENANT DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS
		$	$	$	$	$
30	GREAT-WEST LIFE					
	PAR -AVEC PART	156,782	21	112,615		
	NON-PAR -SANS PART	1,023,691	12,288	359,070		
	S/H FUND-FONDS DES ACTIONNAIRES			205		
	SEGREGATED FUNDS-FONDS DISTINCTS				160,254	
	TOTAL	1,210,473	12,309	472,891	160,254	
	A + S FUNDS-FONDS A + M	555,035		43,979		
31	IMPERIAL LIFE					
	PAR -AVEC PART	110,421	1,080	59,565		
	NON-PAR -SANS PART	189,745	143	66,384		
	S/H FUND-FONDS DES ACTIONNAIRES			2,788		
	OTHER FUNDS-AUTRES FONDS			3,034		
	SEGREGATED FUNDS-FONDS DISTINCTS				82,874	
	TOTAL	300,166	1,223	131,771	82,874	
	A + S FUNDS-FONDS A + M	45,361		3,844		
32	INA LIFE OF CANADA					
	NON-PAR -SANS PART	749		45		
	S/H FUND-FONDS DES ACTIONNAIRES			136		
	TOTAL	749		181		
	A + S FUNDS-FONDS A + M	4,558		479		
33	LAURIER LIFE					
	NON-PAR -SANS PART	1,537		366		
	TOTAL	1,537		366		
	A + S FUNDS-FONDS A + M	968		157		
34	LONDON LIFE					
	PAR -AVEC PART	350,002	3,886	253,771		
	NON-PAR -SANS PART	186,057	143	108,580		
	S/H FUND-FONDS DES ACTIONNAIRES			108		
	OTHER FUNDS-AUTRES FONDS			32,957		
	SEGREGATED FUNDS-FONDS DISTINCTS				25,012	
	TOTAL	536,059	4,029	395,416	25,012	
	A + S FUNDS-FONDS A + M	161,790		21,996		
35	MANUFACTURERS LIFE					
	PAR -AVEC PART	454,547	2,421	236,623		
	NON-PAR -SANS PART	834,191	1,164	432,330		
	OTHER FUNDS-AUTRES FONDS			11,483		
	SEGREGATED FUNDS-FONDS DISTINCTS				121,423	
	TOTAL	1,288,738	3,585	680,436	121,423	
	A + S FUNDS-FONDS A + M	4,807		6,293		
36	MARITIME LIFE					
	PAR -AVEC PART	3,637	4	2,869		
	NON-PAR -SANS PART	158,019	1,562	79,787		
	S/H FUND-FONDS DES ACTIONNAIRES			12,992		
	OTHER FUNDS-AUTRES FONDS			56		
	SEGREGATED FUNDS-FONDS DISTINCTS				6,431	
	TOTAL	161,656	1,566	95,704	6,431	
	A + S FUNDS-FONDS A + M	37,443		4,667		
37	MONARCH LIFE					
	PAR -AVEC PART	27,737		18,300		
	NON-PAR -SANS PART	59,614	565	32,449		
	S/H FUND-FONDS DES ACTIONNAIRES			256		
	OTHER FUNDS-AUTRES FONDS			1,601		
	SEGREGATED FUNDS-FONDS DISTINCTS				3,135	632
	TOTAL	87,351	565	52,606	3,135	632
	A + S FUNDS-FONDS A + M	963		129		
38	MONTREAL LIFE					
	PAR -AVEC PART	5,967		2,847		
	NON-PAR -SANS PART	19,348		12,749		
	S/H FUND-FONDS DES ACTIONNAIRES			550		
	SEGREGATED FUNDS-FONDS DISTINCTS				6,485	
	TOTAL	25,315		16,146	6,485	
	A + S FUNDS-FONDS A + M	266		94		

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1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XI - ANALYSE DU REVENU PAR FONDS

NO. - NO.	CONTRIBUTIONS TO STAFF PENSION AND INSURANCE FUNDS - VERSEMENTS AUX FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	NET GAIN ON CURRENCY EXCHANGE TRANSACTIONS - GAIN NET RESULTANT D'OPERATIONS DE CHANGE	OTHER INCOME - AUTRE REVENU	NET TRANSFERS TO/FROM SEGREGATED FUNDS - VIREMENTS NETS DE/AUX FONDS DISTINCTS: MORTALITY, EXPENSES AND TAXES - DECES, FRAIS ET TAXES	NET TRANSFERS TO/FROM SEGREGATED FUNDS - VIREMENTS NETS DE/AUX FONDS DISTINCTS: POLICY LIABILITIES - PROVISIONS AFFERENTES AUX POLICES	INTER-FUND TRANSFERS TO MEET LIABILITIES TRANSFERRED - VIREMENTS INTER-FONDS POUR POURVOIR AUX ENGAGEMENTS TRANSFERES	TOTAL INCOME - TOTAL DU REVENU
	$	$	$	$	$	$	$
30							
		-215	662	49	1,881	-925	301,871
		-873	4,061	-1,605	1,330	925	1,398,887
							205
				1,556	-3,211		158,599
		-1,088	4,723				1,859,562
		-90					598,924
31							
		-283		1,183	-12,410	176	159,752
		-294		3,412	-46,973	-176	212,241
							2,788
	39				844		3,917
				-4,595	58,539		136,818
	39	-557					515,516
							49,205
32							
			-2				792
			-6				130
			-8				922
			-15				5,022
33							
							1,903
							1,903
			9				1,134
34							
		6	536	36	4,119	-506	611,850
		2		536	-5,396	546	290,468
							108
	15,653	1				-40	48,571
				-572	1,277		25,717
	15,653	9	536				976,714
		-4	757				184,539
35							
		315	25		19	-8,177	685,773
		575	11,020	1,511	-54,315	8,177	1,234,653
	3,227	16			13		14,739
				-1,511	54,283		174,195
	3,227	906	11,045				2,109,380
			6				11,106
36							
		1	48				6,559
		41	-7,735		-1,238		230,436
		4	107				13,103
							56
					1,238		7,669
		46	-7,580				257,823
							42,110
37							
		121	-9				46,149
		37	-21		1,190		93,934
		2					258
	1,013						2,614
					-1,190		2,577
	1,013	160	-30				145,532
							1,092
38							
							8,814
				45	108		32,251
							550
				-45	-108		6,331
							47,946
							380

(1) EN ASSURANCE-VIE, COMPREND L'AMORTISSEMENT PROPORTIONNEL DES GAINS/PERTES REALISES A L'EGARD DES TITRES DE DETTES ALIENES AINSI QUE L'ALLOCATION DE 7% DES GAINS/PERTES NON REALISES A L'EGARD DES ACTIONS.

TABLE XI - ANALYSIS OF INCOME BY FUND

NO. - NO	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME EXCLUDING SEGREGATED FUNDS - PRODUITS DE PLACEMENTS (SAUF LES FONDS DISTINCTS) (1)	NET INVESTMENT INCOME FROM SEGREGATED FUNDS - BENEFICE NET DE PLACEMENTS PROVENANT DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS
		$	$	$	$	$
39	MONY LIFE					
	PAR -AVEC PART	3,497		-411		
	NON-PAR -SANS PART	31,226	17	7,337		
	S/H FUND-FONDS DES ACTIONNAIRES			3,216		
	OTHER FUNDS-AUTRES FONDS			138		
	SEGREGATED FUNDS-FONDS DISTINCTS				79	
	TOTAL	34,723	17	10,280	79	
	A + S FUNDS-FONDS A + M	109		9		
40	MUTUAL LIFE OF CANADA					
	PAR -AVEC PART	235,286	3,065	168,516		
	NON-PAR -SANS PART	393,693	90	226,366		
	SEGREGATED FUNDS-FONDS DISTINCTS				92,824	1,795
	TOTAL	628,979	3,155	394,882	92,824	1,795
	A + S FUNDS-FONDS A + M	126,190		18,538		
41	NATIONAL LIFE OF CANADA					
	PAR -AVEC PART	38,877	37	33,393		
	NON-PAR -SANS PART	71,144	1,634	27,375		
	S/H FUND-FONDS DES ACTIONNAIRES			132		
	SEGREGATED FUNDS-FONDS DISTINCTS				33,594	
	TOTAL	110,021	1,671	60,900	33,594	
	A + S FUNDS-FONDS A + M	30,911		5,059		
42	LA NATIONALE					
	NON-PAR -SANS PART	2,253		490		
	TOTAL	2,253		490		
43	NORTH AMERICAN LIFE					
	PAR -AVEC PART	110,671	1,337	60,859		
	NON-PAR -SANS PART	169,584	2,440	91,695		
	OTHER FUNDS-AUTRES FONDS			106		
	SEGREGATED FUNDS-FONDS DISTINCTS				81,695	139
	TOTAL	280,255	3,777	152,660	81,695	139
	A + S FUNDS-FONDS A + M	33,113		5,612		
44	NORTH WEST LIFE					
	PAR -AVEC PART	689	5	1,001		
	NON-PAR -SANS PART	46,389	57	20,838		
	S/H FUND-FONDS DES ACTIONNAIRES			263		
	SEGREGATED FUNDS-FONDS DISTINCTS				346	
	TOTAL	47,078	62	22,102	346	
	A + S FUNDS-FONDS A + M	686		447		
45	NORTHERN LIFE					
	PAR -AVEC PART	13,413	96	9,165		
	NON-PAR -SANS PART	17,806	8	8,346		
	S/H FUND-FONDS DES ACTIONNAIRES			338		
	OTHER FUNDS-AUTRES FONDS			1		
	SEGREGATED FUNDS-FONDS DISTINCTS				-36	134
	TOTAL	31,219	104	17,850	-36	134
	A + S FUNDS-FONDS A + M	9,278		233		
46	OCCIDENTAL LIFE					
	PAR.-AVEC PART	959		101		
	NON-PAR.-SANS PART	15,083		4,913		
	SEGREGATED FUNDS-FONDS DISTINCTS				610	
	TOTAL	16,042		5,014	610	
47	PIONEER LIFE					
	PAR -AVEC PART	12,426		3,179		
	NON-PAR.-SANS PART	7,497		782		
	S/H FUND-FONDS DES ACTIONNAIRES			611		
	TOTAL	19,923		4,572		
48	PITTS LIFE					
	NON-PAR -SANS PART	823		81		
	S/H FUND-FONDS DES ACTIONNAIRES			63		
	OTHER FUNDS-AUTRES FONDS			2		
	TOTAL	823		146		
	A + S FUNDS-FONDS A + M	2,321		397		

(1) FOR LIFE FUNDS, INCLUDES PROPORTIONAL AMORTIZATION OF REALIZED GAINS/LOSSES ON BONDS AND MORTGAGES DISPOSED OF AS WELL AS ALLOCATION OF 7% OF REALIZED AND UNREALIZED GAINS/LOSSES ON SHARES.

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XI - ANALYSE DU REVENU PAR FONDS

NO. - NO.	CONTRIBUTIONS TO STAFF PENSION AND INSURANCE FUNDS - VERSEMENTS AUX FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	NET GAIN ON CURRENCY EXCHANGE TRANSACTIONS - GAIN NET RESULTANT D'OPERATIONS DE CHANGE	OTHER INCOME - AUTRE REVENU	NET TRANSFERS TO/FROM SEGREGATED FUNDS - VIREMENTS NETS DE/AUX FONDS DISTINCTS: MORTALITY, EXPENSES AND TAXES - DECES, FRAIS ET TAXES	POLICY LIABILITIES - PROVISIONS AFFERENTES AUX POLICES	INTER-FUND TRANSFERS TO MEET LIABILITIES TRANSFERRED - VIREMENTS INTER-FONDS POUR POURVOIR AUX ENGAGEMENTS TRANSFERES	TOTAL INCOME - TOTAL DU REVENU
	$	$	$	$	$	$	$
39							
							3,086
		-1	55		10		38,644
			365				3,581
	-79						59
					-10		69
	-79	-1	420				45,439
							118
40							
		-1,157	523		-174		405,999
		-1,553	247		-56,100		552,833
			1,169		66,274		162,062
		-2,710	1,939				1,120,894
							144,728
41							
		72		-346	93,735	-17	165,751
		59		-252	-10,771	17	89,206
							132
				598	-82,964		-48,772
		131					206,317
							35,970
42							
		-24	225				2,944
		-24	225				2,944
43							
		255	-21,810			688	152,000
		160	1,712	39,605	7,430	-688	311,938
	297						403
				-39,605	-7,430		14,759
	297	415	-20,098				479,100
							38,725
44							
			188				1,883
			261		108		67,653
			53				316
					-108		238
			502				70,090
							1,133
45							
							22,674
			60	6	-21		26,205
							338
							1
				-6	21		113
			60				49,331
							9,511
46							
							1,060
			1,741		-340		21,397
					340		950
			1,741				23,407
47							
		-9	37				15,633
		-2					8,277
							611
		-11	37				24,521
48							
							904
							63
							2
							988
							2,718

(1) EN ASSURANCE-VIE, COMPREND L'AMORTISSEMENT PROPORTIONNEL DES GAINS/PERTES REALISES A L'EGARD DES TITRES DE DETTES ALIENES AINSI QUE L'ALLOCATION DE 7% DES GAINS/PERTES NON REALISES A L'EGARD DES ACTIONS.

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XI - ANALYSIS OF INCOME BY FUND

NO. - NO.	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME EXCLUDING SEGREGATED FUNDS - PRODUITS DE PLACEMENTS (SAUF LES FONDS DISTINCTS) (1)	NET INVESTMENT INCOME FROM SEGREGATED FUNDS - BENEFICE NET DE PLACEMENTS PROVENANT DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS
		$	$	$	$	$
49	PRINCIPAL LIFE					
	S/H FUND-FONDS DES ACTIONNAIRES			148		
	TOTAL			148		
50	RELIABLE LIFE					
	PAR.-AVEC PART	130		316		
	NON-PAR.-SANS PART	2,228		312		
	S/H FUND-FONDS DES ACTIONNAIRES			217		
	OTHER FUNDS-AUTRES FONDS			41		
	TOTAL	2,358		886		
	A + S FUNDS-FONDS A + M	7,069		922		
51	SOVEREIGN LIFE					
	PAR.-AVEC PART	5,073	50	5,588		
	NON-PAR.-SANS PART	3,001	-4	2,992		
	S/H FUND-FONDS DES ACTIONNAIRES			32		
	OTHER FUNDS-AUTRES FONDS			508		
	TOTAL	8,074	46	9,120		
52	SUN LIFE					
	PAR.-AVEC PART	766,057	7,620	484,058		
	NON-PAR.-SANS PART	545,230	6,729	198,911		
	OTHER FUNDS-AUTRES FONDS			785		
	SEGREGATED FUNDS-FONDS DISTINCTS				237,253	11,175
	TOTAL	1,311,287	14,349	683,754	237,253	11,175
	A + S FUNDS-FONDS A + M	223,032		41,374		
53	TORONTO MUTUAL LIFE					
	PAR.-AVEC PART	3,783		3,136		
	NON-PAR.-SANS PART	1,349		1,267		
	OTHER FUNDS-AUTRES FONDS			115		
	TOTAL	5,132		4,518		
54	TRAVELERS LIFE OF CANADA					
	NON-PAR.-SANS PART	33,596	209	15,777		
	S/H FUND-FONDS DES ACTIONNAIRES			1,638		
	SEGREGATED FUNDS-FONDS DISTINCTS				4,313	
	TOTAL	33,596	209	17,415	4,313	
	A + S FUNDS-FONDS A + M	5,865		2,811		
55	WAWANESA MUTUAL LIFE					
	PAR.-AVEC PART	6,561		4,117		
	NON-PAR.-SANS PART	3,588		1,594		
	S/H FUND-FONDS DES ACTIONNAIRES			547		
	TOTAL	10,149		6,258		
	A + S FUNDS-FONDS A + M	454		18		
56	WESTERN LIFE					
	PAR.-AVEC PART	380	25	479		
	NON-PAR.-SANS PART	773		235		
	S/H FUND-FONDS DES ACTIONNAIRES			412		
	OTHER FUNDS-AUTRES FONDS			33		
	SEGREGATED FUNDS-FONDS DISTINCTS				63	
	TOTAL	1,153	25	1,159	63	
	A + S FUNDS-FONDS A + M	11		49		
57	ZURICH LIFE					
	PAR.-AVEC PART	6,019	35	6,008		
	NON-PAR.-SANS PART	31,297	15	8,027		
	S/H FUND-FONDS DES ACTIONNAIRES			102		
	OTHER FUNDS-AUTRES FONDS			14		
	SEGREGATED FUNDS-FONDS DISTINCTS				2,791	
	TOTAL	37,316	50	14,151	2,791	
	A + S FUNDS-FONDS A + M	2,591		230		
	TOTAL, 1982					
	PAR.-AVEC PART	3,177,653	34,021	2,013,922		
	NON-PAR.-SANS PART	6,240,329	54,485	2,427,252		
	S/H FUND-FONDS DES ACTIONNAIRES			31,912		
	OTHER FUNDS-AUTRES FONDS			54,793		
	SEGREGATED FUNDS-FONDS DISTINCTS				1,325,586	19,743
	TOTAL	9,417,982	88,506	4,527,879	1,325,586	19,743
	A + S FUNDS-FONDS A + M	2,404,465		269,385		

(1) FOR LIFE FUNDS, INCLUDES PROPORTIONAL AMORTIZATION OF REALIZED GAINS/LOSSES ON BONDS AND MORTGAGES DISPOSED OF AS WELL AS ALLOCATION OF 7% OF REALIZED AND UNREALIZED GAINS/LOSSES ON SHARES.

NO. - NO.	CONTRIBUTIONS TO STAFF PENSION AND INSURANCE FUNDS - VERSEMENTS AUX FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	NET GAIN ON CURRENCY EXCHANGE TRANSACTIONS - GAIN NET RESULTANT D'OPERATIONS DE CHANGE	OTHER INCOME - AUTRE REVENU	NET TRANSFERS TO/FROM SEGREGATED FUNDS - VIREMENTS NETS DE/AUX FONDS DISTINCTS: MORTALITY, EXPENSES AND TAXES - DECES, FRAIS ET TAXES	NET TRANSFERS TO/FROM SEGREGATED FUNDS - VIREMENTS NETS DE/AUX FONDS DISTINCTS: POLICY LIABILITIES - PROVISIONS AFFERENTES AUX POLICES	INTER-FUND TRANSFERS TO MEET LIABILITIES TRANSFERRED - VIREMENTS INTER-FONDS POUR POURVOIR AUX ENGAGEMENTS TRANSFERES	TOTAL INCOME - TOTAL DU REVENU
	$	$	$	$	$	$	$
49							
			21				169
			21				169
50							
							448
							2,540
							217
	16						57
	16						3,260
							7,991
51							
						3,507	14,218
						1,910	7,899
							32
	200					-5,417	-4,709
	200						17,440
52							
		-1,697		-3,787	105,759	-47	1,146,445
		-661	405		4,886	47	755,547
	364						1,149
				3,787	100,873		353,088
	364	-2,358	405				2,256,229
		8					264,414
53							
			52				5,971
							2,616
	44						159
	44		52				9,746
54							
			70		-131		49,521
			24				1,662
					131		4,444
			94				55,627
			6,285				14,941
55							
						-7,757	2,921
						7,757	12,939
							547
							16,407
							472
56							
			11				895
			6		35		1,049
			49				461
	31						64
					-35		28
	31		66				2,497
							60
57							
							12,062
			1		-86		39,254
							102
	39						53
					86		2,877
	39		1				54,348
			4				2,825
		-2,984	-33,500	-2,014	-31,532	-12,887	5,142,669
		-3,436	116,833	45,480	-313,199	19,876	8,587,420
		5	629				32,546
	25,954	17			857	-5,457	76,184
		24	-8,375	-43,466	343,874	-1,522	1,634,884
	25,954	-6,374	74,387				15,473,663
		-80	9,578				2,683,338

(1) EN ASSURANCE-VIE, COMPREND L'AMORTISSEMENT PROPORTIONNEL DES GAINS/PERTES REALISES A L'EGARD DES TITRES DE DETTES ALIENES AINSI QUE L'ALLOCATION DE 7% DES GAINS/PERTES NON REALISES A L'EGARD DES ACTIONS.

1982 CANADIAN COMPANIES -COMPAGNIES CANADIENNES ('000)
TABLE XII - ANALYSIS OF EXPENDITURE BY FUND

NO. - NO.	COMPANY - COMPAGNIE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DES PROVISIONS ACTUARIELLES	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	INCREASE IN STAFF PENSION AND INSURANCE FUNDS - AUGMENTATION DES FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	INTEREST INCURRED AND CREDITED - INTERETS ENCOURUS ET CREDITES
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA							
	PAR.-AVEC PART	292	2		-34			
	NON PAR.-SANS PART	992	1		119			19
	S/H FUND-FONDS DES ACTIONNAIRES							
	SEGREGATED FUNDS-FONDS DISTINCTS			1,285		-1,450		
	TOTAL	1,284	3	1,285	85	-1,450		19
	A + S FUNDS-FONDS A + M	65			-3			
2	ACADIA LIFE							
	PAR.-AVEC PART	328			-103			1
	NON PAR.-SANS PART	1,988	117		1,069			8
	SEGREGATED FUNDS-FONDS DISTINCTS					-453		
	TOTAL	2,316	117		966	-453		9
3	ALLIANCE MUTUELLE							
	PAR.-AVEC PART	27,673	1,290		42,620			194
	NON PAR.-SANS PART	7,872	73		3,091			109
	OTHER FUNDS-AUTRES FONDS						2,030	
	SEGREGATED FUNDS-FONDS DISTINCTS			1,691		7,577		
	TOTAL	35,545	1,363	1,691	45,711	7,577	2,030	303
	A + S FUNDS-FONDS A + M	13,143			1,328			25
4	ALLSTATE LIFE OF CANADA							
	NON PAR.-SANS PART	7,449	74		7,552			42
	TOTAL	7,449	74		7,552			42
	A + S FUNDS-FONDS A + M	5,556			111			
5	ASSUR.-VIE DESJARDINS							
	PAR.-AVEC PART	99,367	2,061		14,644			381
	NON PAR.-SANS PART	6,790	2		13,164			19
	SEGREGATED FUNDS-FONDS DISTINCTS			2,119		47,557		
	TOTAL	106,157	2,063	2,119	27,808	47,557		1,000
	A + S FUNDS-FONDS A + M	38,302			9,793			14
6	ATLANTIC MUTUAL LIFE							
	PAR.-AVEC PART	624			148			7
	NON PAR.-SANS PART	163			7			3
	TOTAL	787			155			10
	A + S FUNDS-FONDS A + M	827			141			
7	CANADA LIFE							
	PAR.-AVEC PART	142,570	7,509		8,760			1,259
	NON PAR.-SANS PART	202,941	2,963		398,073			1,221
	OTHER FUNDS-AUTRES FONDS						86	
	SEGREGATED FUNDS-FONDS DISTINCTS			276,011		-76,284		27
	TOTAL	345,511	10,472	276,011	406,833	-76,284	86	2,507
	A + S FUNDS-FONDS A + M	108,311			5,568			214
8	CANADIAN GENERAL LIFE							
	NON PAR.-SANS PART	2,431			1,487			25
	S/H FUND-FONDS DES ACTIONNAIRES							
	SEGREGATED FUNDS-FONDS DISTINCTS			366		146		
	TOTAL	2,431		366	1,487	146		25
	A + S FUNDS-FONDS A + M	6,289			1,533			
9	CANADIAN REASSURANCE							
	NON PAR.-SANS PART	59,180	4		1,198			911
	SEGREGATED FUNDS-FONDS DISTINCTS			17		29		
	TOTAL	59,180	4	17	1,198	29		911
	A + S FUNDS-FONDS A + M	6,463			1,743			298
10	CHRYSLER LIFE							
	NON PAR.-SANS PART	204			-228			
	TOTAL	204			-228			
	A + S FUNDS-FONDS A + M	30			-33			
11	CITADEL LIFE							
	PAR.-AVEC PART	8,286	33		-2,853			7
	NON PAR.-SANS PART	6,414	1		3,783			23
	S/H FUND-FONDS DES ACTIONNAIRES							
	OTHER FUNDS-AUTRES FONDS						344	
	SEGREGATED FUNDS-FONDS DISTINCTS					-344		
	TOTAL	14,700	34		930	-344	344	30
	A + S FUNDS-FONDS A + M	2,194			1,386			

(1) INCLUDES $180,012 CLAIMS PAID DIRECTLY FROM SEGREGATED FUNDS.

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XII - ANALYSE DES DEPENSES PAR FONDS

NO. - NO.	DIVIDENDS TO POLICYHOLDERS AND INCREASE IN PROVISION - PARTICIPATIONS ET AUGMENTATION DE LA PROVISION	EXPERIENCE RATING REFUNDS AND INCREASE IN PROVISION - RISTOURNES ET AUGMENTATION DE LA PROVISION	TAXES, LICENCES AND FEES, EXCLUDING INCOME TAXES - TAXES, PERMIS ET DROITS EXCLUANT CEUX SUR IMPOTS	COMMISSIONS INCURRED (NET) - COMMISSIONS (NETTES)	GENERAL EXPENSES EXCLUDING INVESTMENT EXPENSES - FRAIS GENERAUX EXCLUANT CEUX SUR PLACEMENTS	INCOME TAXES - IMPOTS: OTHER - AUTRE (1)	INCOME TAXES - IMPOTS: CURRENT - EXIGIBLES	INCOME TAXES - IMPOTS: DEFERRED - REPORTES	TOTAL EXPENDITURE - TOTAL DES DEPENSES
	$	$	$	$	$	$	$	$	$
1									
	150		8	2	78	30	16		544
			56	-338	1,697	-610	-17		1,919
							76		76
						39			-126
	150		64	-336	1,775	-541	75		2,413
			1	-1	14				76
2									
	67		7		85	2			387
			56	313	1,922	20			5,503
									-453
	67		73	313	2,007	22			5,437
3									
	4,985	494	774	4,731	12,689	2,387	-585		97,252
		252	124	543	2,673	161	-28		14,870
						824			2,854
						882			10,250
	4,985	746	898	5,274	15,362	4,254	-613		125,226
		1,723	429	974	2,342	128	374		20,466
4									
		468	295	1,060	4,701		925		22,566
		468	295	1,060	4,701		925		22,566
		217	206	72	2,157		1,275		9,594
5									
	2,231	3,599	2,068	2,539	12,266	1,858	684		142,298
			62	896	1,826		-684		22,075
						194			49,870
	2,231	3,599	2,130	3,435	14,092	2,052			214,243
		2,430	1,047	139	4,184	947			56,856
6									
		51	15	-21	222	8	18		1,072
		208	8	4	102	3	8		506
		259	23	-17	324	11	26		1,578
		26	22	-94	273	4	66		1,265
7									
	51,474		3,384	15,127	46,794	3,916	-609		280,184
		14,446	2,309	11,572	49,964	625	2,903		687,017
						1,922			2,008
						2,733			202,487
	51,474	14,446	5,693	26,699	96,758	9,196	2,294		1,171,696
	10	2,531	2,387	3,109	10,852	199			133,181
8									
		651	127	-121	2,077	386	867	-665	7,265
			27				159	-122	64
									512
		651	154	-121	2,077	386	1,026	-787	7,841
		589	212	1,480	1,252	1,782	59	-62	13,134
9									
		120,681	468	29,717	1,639	29	-1,485		212,342
									46
		120,681	468	29,717	1,639	29	-1,485		212,388
		1,309	180	985	340	308	764		12,390
10									
			12		59	1	214		262
			12		59	1	214		262
				-25	14		88		74
11									
	920		139	582	3,435	352			10,901
		51	229	1,424	3,303	2			15,230
								-491	-491
						183			527
									-344
	920	51	368	2,006	6,738	537		-491	25,823
		-15	149	2,204	3,094				9,012

(1) Y COMPRIS 190,012 $ DE RECLAMATIONS PAYEES DIRECTEMENT DES FONDS DISTINCTS.

1982 CANADIAN COMPANIES -COMPAGNIES CANADIENNES ('000)
TABLE XII - ANALYSIS OF EXPENDITURE BY FUND

NO. COMPANY - NO. COMPAGNIE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DES PROVISIONS ACTUARIELLES	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	INCREASE IN STAFF PENSION AND INSURANCE FUNDS - AUGMENTATION DES FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	INTEREST INCURRED AND CREDITED - INTERETS ENCOURUS ET CREDITES
	$	$	$	$	$	$	$
12 COLONIA LIFE							
PAR -AVEC PART	775			-155			1
NON PAR -SANS PART	5,545			21,820			8
TOTAL	6,320			21,665			9
13 COMMERCIAL LIFE							
PAR -AVEC PART	592	7		-165			6
NON PAR -SANS PART	7,481	64		4,557			34
S/H FUND-FONDS DES ACTIONNAIRES							
SEGREGATED FUNDS-FONDS DISTINCTS			74		137		
TOTAL	8,073	71	74	4,392	137		40
A + S FUNDS-FONDS A + M	261			26			
14 LA SAUVEGARDE							
PAR -AVEC PART	5,952	37		-868			37
NON PAR -SANS PART	32,643	949		17,504			373
S/H FUND-FONDS DES ACTIONNAIRES							
SEGREGATED FUNDS-FONDS DISTINCTS					23,908		
TOTAL	38,595	986		16,636	23,908		410
A + S FUNDS-FONDS A + M	14,151			2,031			-4
15 CONFEDERATION LIFE							
PAR -AVEC PART	104,117	1,464		33,512			190
NON PAR -SANS PART	262,598	8,569		197,344			758
SEGREGATED FUNDS-FONDS DISTINCTS			3,909		235,553		
TOTAL	366,715	10,033	3,909	230,856	235,553		948
A + S FUNDS-FONDS A + M	326,489			47,392			92
16 LES COOPERANTS							
PAR -AVEC PART	35,645	473		-5,224			362
NON PAR -SANS PART	12,656	14		33,436			73
OTHER FUNDS-AUTRES FONDS						205	52
SEGREGATED FUNDS-FONDS DISTINCTS					3,355		
TOTAL	48,301	487		28,212	3,355	205	487
A + S FUNDS-FONDS A + M	11,151			1,375			16
17 CO-OPERATORS LIFE							
PAR -AVEC PART	26,422	65		14,397			367
NON PAR -SANS PART	2,651	302		6,795			5
SEGREGATED FUNDS-FONDS DISTINCTS					-6,579		
TOTAL	29,073	367		21,192	-6,579		372
18 CROWN LIFE							
PAR -AVEC PART	60,594	908		-173			420
NON PAR -SANS PART	270,168	900		326,646			1,694
S/H FUND-FONDS DES ACTIONNAIRES							
OTHER FUNDS-AUTRES FONDS						105	
SEGREGATED FUNDS-FONDS DISTINCTS			2,572		13,668		
TOTAL	330,762	1,808	2,572	326,473	13,668	105	2,114
A + S FUNDS-FONDS A + M	308,360			-16,047			247
19 CUMIS LIFE							
PAR -AVEC PART	16,746	6		6,273			21
TOTAL	16,746	6		6,273			21
A + S FUNDS-FONDS A + M	5,075			1,510			
20 DOMINION LIFE							
PAR -AVEC PART	22,653	496		-6,490			82
NON PAR -SANS PART	103,229	220		134,106			255
OTHER FUNDS-AUTRES FONDS						72	
SEGREGATED FUNDS-FONDS DISTINCTS					3,463		
TOTAL	125,882	716		127,616	3,463	72	337
A + S FUNDS-FONDS A + M	59,424			3,256			
21 DOMINION OF CANADA GENERAL							
NON PAR -SANS PART	10,643	62		13,572			16
OTHER FUNDS-AUTRES FONDS						1,645	
SEGREGATED FUNDS-FONDS DISTINCTS					-142		
TOTAL	10,643	62		13,572	-142	1,645	16
A + S FUNDS-FONDS A + M	579			315			1
22 EATON BAY LIFE							
PAR -AVEC PART	591	3		-116			4
NON PAR -SANS PART	27,567	166		40,977			206
SEGREGATED FUNDS-FONDS DISTINCTS			96		3,294		
TOTAL	28,158	169	96	40,861	3,294		210
A + S FUNDS-FONDS A + M	6,242			2,397			13

(1) INCLUDES $190,012 CLAIMS PAID DIRECTLY FROM SEGREGATED FUNDS.

NO. - NO.	DIVIDENDS TO POLICYHOLDERS AND INCREASE IN PROVISION - PARTICIPATIONS ET AUGMENTATION DE LA PROVISION	EXPERIENCE RATING REFUNDS AND INCREASE IN PROVISION - RISTOURNES ET AUGMENTATION DE LA PROVISION	TAXES, LICENCES AND FEES, EXCLUDING INCOME TAXES - TAXES, PERMIS ET DROITS EXCLUANT CEUX SUR IMPOTS	COMMISSIONS INCURRED (NET) - COMMISSIONS (NETTES)	GENERAL EXPENSES EXCLUDING INVESTMENT EXPENSES - FRAIS GENERAUX EXCLUANT CEUX SUR PLACEMENTS	OTHER - AUTRE (1)	INCOME TAXES - IMPOTS: CURRENT - EXIGIBLES	INCOME TAXES - IMPOTS: DEFERRED - REPORTES	TOTAL EXPENDITURE - TOTAL DES DEPENSES
	$	$	$	$	$	$	$	$	$
12									
	102	...	26	245	107	35	...	...	1,136
	463	...	131	2,259	2,873	29	...	...	33,128
	565	...	157	2,504	2,980	64	...	...	34,264
13									
	81	...	15	52	309	13	37	...	947
	...	275	106	1,384	4,400	-166	234	...	18,369
	...	...	...	...	...	...	20	...	20
	...	...	...	...	...	...	...	...	211
	81	275	121	1,436	4,709	-153	291	...	19,547
	...	...	10	24	335	...	-127	...	529
14									
	1,267	...	180	1,417	3,733	399	1,413	-351	13,216
	...	2,854	574	2,260	4,561	1,725	-1,280	360	62,523
	...	...	...	...	...	...	58	...	58
	...	...	...	...	...	...	...	...	23,908
	1,267	2,854	754	3,677	8,294	2,124	191	9	99,705
	...	2,356	341	313	1,319	1,763	-694	49	21,625
15									
	37,761	...	4,808	32,211	42,787	6,964	1,310	935	266,059
	...	16,350	3,189	6,542	25,554	5,537	502	359	527,302
	...	...	...	...	...	...	...	...	239,462
	37,761	16,350	7,997	38,753	68,341	12,501	1,812	1,294	1,032,823
	...	5,367	8,039	6,934	19,604	1,045	447	-5,052	410,357
16									
	3,231	1,849	560	2,998	13,717	1,904	...	...	55,515
	...	...	287	2,986	5,406	...	...	...	54,858
	...	...	...	...	...	650	...	...	907
	...	...	...	...	...	...	...	...	3,355
	3,231	1,849	847	5,984	19,123	2,554	...	...	114,635
	...	-8	271	604	2,635	44	...	...	16,088
17									
	9,231	...	735	2,873	8,427	2,033	1,675	...	56,225
	...	...	13	...	251	1	115	...	10,133
	...	...	...	...	...	...	...	...	-6,579
	9,231	...	748	2,873	8,678	2,034	1,790	...	69,779
18									
	30,468	...	1,448	10,015	22,479	19,461	2,446	...	148,086
	...	6,096	5,994	39,008	72,723	33,522	-1,647	...	755,104
	...	...	...	...	17	...	...	...	17
	...	...	...	...	...	60	...	...	165
	...	...	...	...	...	...	...	...	15,240
	30,468	6,096	7,442	49,023	95,219	53,063	799	...	919,612
	...	3,547	7,192	19,434	36,856	20,883	-375	...	380,097
19									
	33	409	531	-871	7,490	37	...	...	30,675
	33	409	531	-871	7,490	37	...	...	30,675
	...	...	266	-207	1,922	...	...	...	8,566
20									
	7,859	-16	326	1,498	8,460	2,775	35	...	37,678
	...	1,585	811	8,499	14,217	39	...	...	262,961
	...	...	...	...	...	13	...	...	85
	...	...	...	...	...	...	...	...	3,463
	7,859	1,569	1,137	9,997	22,677	2,827	35	...	304,187
	...	248	1,389	3,625	5,378	-1	...	...	73,319
21									
	...	476	97	640	1,580	4	691	...	27,781
	...	...	...	...	...	665	...	...	2,310
	...	...	...	...	...	...	...	...	-142
	...	476	97	640	1,580	669	691	...	29,949
	...	385	14	16	8	...	41	-1	1,358
22									
	309	...	22	...	871	30	...	...	1,714
	...	1,084	482	-79	8,570	288	...	...	79,261
	...	...	...	...	...	...	...	...	3,390
	309	1,084	504	-79	9,441	318	...	...	84,365
	...	615	190	263	1,273	52	...	...	11,045

(1) Y COMPRIS 190,012 $ DE RECLAMATIONS PAYEES DIRECTEMENT DES FONDS DISTINCTS.

1982 CANADIAN COMPANIES -COMPAGNIES CANADIENNES ('000)
TABLE XII - ANALYSIS OF EXPENDITURE BY FUND

NO. - NO.	COMPANY - COMPAGNIE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DES PROVISIONS ACTUARIELLES	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	INCREASE IN STAFF PENSION AND INSURANCE FUNDS - AUGMENTATION DES FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	INTEREST INCURRED AND CREDITED - INTERETS ENCOURUS ET CREDITES
		$	$	$	$	$	$	$
23	EQUITABLE LIFE OF CANADA							
	PAR.-AVEC PART	8,369	101		1,727			55
	NON PAR.-SANS PART	22,258	60		28,715			114
	SEGREGATED FUNDS-FONDS DISTINCTS					1,188		
	TOTAL	30,627	161		30,442	1,188		169
	A + S FUNDS-FONDS A + M	5,398			493			
24	EXCELSIOR LIFE							
	PAR.-AVEC PART	15,672	29		-5,371			73
	NON PAR.-SANS PART	107,069	1,402		70,066			457
	SEGREGATED FUNDS-FONDS DISTINCTS			23,321		54,932		
	TOTAL	122,741	1,431	23,321	64,695	54,932		530
	A + S FUNDS-FONDS A + M	84,311			15,249			-456
25	FAMILY LIFE							
	PAR.-AVEC PART	366	11		-394			1
	NON PAR.-SANS PART	22,370	607		-2,629			219
	SEGREGATED FUNDS-FONDS DISTINCTS					4,768		
	TOTAL	22,736	618		-3,023	4,788		220
26	FIDELITY LIFE							
	PAR.-AVEC PART	1,625	13		233			4
	NON PAR.-SANS PART	12,032	62		11,644			30
	OTHER FUNDS-AUTRES FONDS						140	
	SEGREGATED FUNDS-FONDS DISTINCTS					87		
	TOTAL	13,657	75		11,877	87	140	34
	A + S FUNDS-FONDS A + M	171			188			-1
27	FINANCIAL LIFE							
	PAR.-AVEC PART	77			270			
	NON PAR.-SANS PART	870			2,730			3
	SEGREGATED FUNDS-FONDS DISTINCTS					-101		
	TOTAL	947			3,000	-101		3
	A + S FUNDS-FONDS A + M	30			-267			
28	GLACIER NATIONAL LIFE							
	NON PAR.-SANS PART	4,158	1		-3,044			2
	TOTAL	4,158	1		-3,044			2
	A + S FUNDS-FONDS A + M	82			-31			
29	GREAT LAKES REINSURANCE							
	NON PAR.-SANS PART				1			
	TOTAL				1			
30	GREAT-WEST LIFE							
	PAR.-AVEC PART	195,229	1,587		-47,247			444
	NON PAR.-SANS PART	621,161	8,858		601,950			2,817
	SEGREGATED FUNDS-FONDS DISTINCTS			900		157,699		
	TOTAL	816,390	10,445	900	554,703	157,699		3,261
	A + S FUNDS-FONDS A + M	495,614			21,014			632
31	IMPERIAL LIFE							
	PAR.-AVEC PART	44,912	1,934		30,819			209
	NON PAR.-SANS PART	89,980	186		88,664			370
	OTHER FUNDS-AUTRES FONDS						1,069	
	SEGREGATED FUNDS-FONDS DISTINCTS					124,059		
	TOTAL	134,892	2,120		119,483	124,059	1,069	579
	A + S FUNDS-FONDS A + M	35,166			1,667			50
32	INA LIFE OF CANADA							
	NON PAR.-SANS PART	466			8			
	S/H FUND-FONDS DES ACTIONNAIRES.							
	TOTAL	466			8			
	A + S FUNDS-FONDS A + M	2,456			470			
33	LAURIER LIFE							
	NON PAR.-SANS PART	851	6		15			22
	TOTAL	851	6		15			22
	A + S FUNDS-FONDS A + M	868			100			

(1) INCLUDES $190,012 CLAIMS PAID DIRECTLY FROM SEGREGATED FUNDS.

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XII - ANALYSE DES DEPENSES PAR FONDS

NO. - NO.	DIVIDENDS TO POLICYHOLDERS AND INCREASE IN PROVISION - PARTICIPATIONS ET AUGMENTATION DE LA PROVISION	EXPERIENCE RATING REFUNDS AND INCREASE IN PROVISION - RISTOURNES ET AUGMENTATION DE LA PROVISION	TAXES, LICENCES AND FEES, EXCLUDING INCOME TAXES - TAXES, PERMIS ET DROITS EXCLUANT CEUX SUR IMPOTS	COMMISSIONS INCURRED (NET) - COMMISSIONS (NETTES)	GENERAL EXPENSES EXCLUDING INVESTMENT EXPENSES - FRAIS GENERAUX EXCLUANT CEUX SUR PLACEMENTS	INCOME TAXES - IMPOTS: OTHER - AUTRE (1)	INCOME TAXES - IMPOTS: CURRENT - EXIGIBLES	INCOME TAXES - IMPOTS: DEFERRED - REPORTES	TOTAL EXPENDITURE - TOTAL DES DEPENSES
	$	$	$	$	$	$	$	$	$
23									
	4,139	...	184	1,160	4,023	413	223	...	20,394
	...	1,283	279	1,749	4,802	122	20	...	59,402
	...	...	...	...	...	1,556	...	...	2,744
	4,139	1,283	463	2,909	8,825	2,091	243	...	82,540
	...	-31	154	315	1,739	...	-243	...	7,825
24									
	2,589	...	349	745	3,988	1,387	...	...	19,461
	...	2,747	1,962	17,454	20,017	539	641	...	222,354
	...	...	...	...	...	...	...	...	78,253
	2,589	2,747	2,311	18,199	24,005	1,926	641	...	320,068
	...	1,814	2,158	2,486	7,269	...	-641	...	111,990
25									
	363	...	8	3	775	23	...	...	1,156
	...		105	299	3,903	11	...	...	24,885
	...	...	...	...	...	...	...	...	4,788
	363	...	113	302	4,678	34	...	...	30,829
26									
	575	...	63	1,021	972	124	...	...	4,630
	...	196	216	3,193	3,967	23	...	...	31,383
	...	...	...	...	...	18	...	...	158
	...	...	...	...	...	138	...	...	225
	575	196	279	4,214	4,939	303	...	...	36,376
	...	...	7	18	118	...	...	...	501
27									
	-62	...	20	141	171	9	...	...	626
	-150	...	26	1,124	1,690	312	...	...	6,605
	...	...	...	...	...	...	...	...	-101
	-212	...	46	1,265	1,861	321	...	...	7,130
	...	...	2	4	21	230	...	...	20
28									
	...	349	17	-6	447	...	...	...	1,924
	...	349	17	-6	447	...	...	...	1,924
	...	...	15	143	394	...	79	...	682
29									
	...	...	2	1	51	...	...	...	55
	...	...	2	1	51	...	...	...	55
30									
	65,918	...	1,874	17,653	36,160	17,088	-1,952	27	286,781
	...	34,554	5,432	25,228	57,239	9,987	1,601	-5,891	1,362,936
	...	...	...	...	...	...	...	...	158,599
	65,918	34,554	7,306	42,881	93,399	27,075	-351	-5,864	1,808,316
	...	10,664	1[illegible],503	22,539	38,571	7,883	-1,374	-5,431	602,615
31									
	20,950	...	1,039	11,421	38,282	3,551	28	-483	152,662
	...	-450	1,504	5,878	21,985	2,064	44	-21	210,204
	...	...	...	...	...	2,848	...	...	3,917
	...	...	...	...	...	12,542	...	...	136,601
	20,950	-450	2,543	17,299	60,267	21,005	72	-5[illegible]	503,384
	...	594	798	1,877	11,082	279	...	...	51,493
32									
	...	...	17	43	136	-1	34	...	703
	...	...	...	...	...	...	99	...	99
	...	...	17	43	136	-1	133	...	802
	...	...	103	588	830	3	291	...	4,741
33									
	...	58	65	-520	1,723	21	...	...	2,241
	...	58	65	-520	1,723	21	...	...	2,241
	...	-48	23	-394	821	...	...	...	1,370

(1) Y COMPRIS 190,012 $ DE RECLAMATIONS PAYEES DIRECTEMENT DES FONDS DISTINCTS.

1982 CANADIAN COMPANIES -COMPAGNIES CANADIENNES ('000)
TABLE XII - ANALYSIS OF EXPENDITURE BY FUND

NO. - NO.	COMPANY - COMPAGNIE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DES PROVISIONS ACTUARIELLES	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	INCREASE IN STAFF PENSION AND INSURANCE FUNDS - AUGMENTATION DES FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	INTEREST INCURRED AND CREDITED - INTERETS ENCOURUS ET CREDITES
		$	$	$	$	$	$	$
34	LONDON LIFE							
	PAR.-AVEC PART	206,896	3,811		57,751			1,712
	NON PAR.-SANS PART	88,826	329		139,559			506
	S/H FUND-FONDS DES ACTIONNAIRES							
	OTHER FUNDS-AUTRES FONDS						31,487	386
	SEGREGATED FUNDS-FONDS DISTINCTS					16,925		
	TOTAL	295,722	4,140		197,310	16,925	31,487	2,604
	A + S FUNDS-FONDS A + M	133,421			28,102			239
35	MANUFACTURERS LIFE							
	PAR.-AVEC PART	226,145	3,430		118,704			1,574
	NON PAR.-SANS PART	473,602	1,392		617,467			3,044
	OTHER FUNDS-AUTRES FONDS						11,901	
	SEGREGATED FUNDS-FONDS DISTINCTS					172,962		
	TOTAL	699,747	4,822		736,171	172,962	11,901	4,618
	A + S FUNDS-FONDS A + M	3,271			177			1
36	MARITIME LIFE							
	PAR.-AVEC PART	2,701	21		-269			13
	NON PAR.-SANS PART	84,150	1,248		142,956			209
	OTHER FUNDS-AUTRES FONDS						56	
	SEGREGATED FUNDS-FONDS DISTINCTS					7,669		
	TOTAL	86,851	1,269		142,687	7,669	56	222
	A + S FUNDS-FONDS A + M	32,011			3,986			12
37	MONARCH LIFE							
	PAR.-AVEC PART	21,888	273		-4,517			71
	NON PAR.-SANS PART	45,557	352		32,102			73
	S/H FUND-FONDS DES ACTIONNAIRES							
	OTHER FUNDS-AUTRES FONDS						1,657	
	SEGREGATED FUNDS-FONDS DISTINCTS			1,346		1,231		
	TOTAL	67,445	625	1,346	27,585	1,231	1,657	144
	A + S FUNDS-FONDS A + M	791			11			
38	MONTREAL LIFE							
	PAR.-AVEC PART	6,705	10		-1,027			52
	NON PAR.-SANS PART	13,028	30		10,264			106
	SEGREGATED FUNDS-FONDS DISTINCTS					8,331		
	TOTAL	19,733	40		9,237	8,331		158
	A + S FUNDS-FONDS A + M	182			75			
39	MONY LIFE							
	PAR.-AVEC PART	2,187			458			31
	NON PAR.-SANS PART	3,273			28,129			35
	S/H FUND-FONDS DES ACTIONNAIRES							
	OTHER FUNDS-AUTRES FONDS						92	
	SEGREGATED FUNDS-FONDS DISTINCTS					-5		
	TOTAL	5,460			28,587	-5	92	66
	A + S FUNDS-FONDS A + M	28			1			
40	MUTUAL LIFE OF CANADA							
	PAR.-AVEC PART	196,151	4,450		-17,876			1,575
	NON PAR.-SANS PART	186,646	216		326,047			330
	SEGREGATED FUNDS-FONDS DISTINCTS			4,314		157,213		
	TOTAL	382,797	4,666	4,314	308,171	157,213		1,905
	A + S FUNDS-FONDS A + M	93,382			28,674			207
41	NATIONAL LIFE OF CANADA							
	PAR.-AVEC PART	33,711	78		6,126			192
	NON PAR.-SANS PART	37,339	1,065		22,263			159
	S/H FUND-FONDS DES ACTIONNAIRES							1
	SEGREGATED FUNDS-FONDS DISTINCTS					-48,827		
	TOTAL	71,050	1,143		28,389	-48,827		352
	A + S FUNDS-FONDS A + M	21,439			4,508			56
42	LA NATIONALE							
	NON PAR.-SANS PART	1,201			29			20
	TOTAL	1,201			29			20
43	NORTH AMERICAN LIFE							
	PAR.-AVEC PART	55,034	1,459		14,659			974
	NON PAR.-SANS PART	165,076	2,196		102,284			305
	OTHER FUNDS-AUTRES FONDS						184	
	SEGREGATED FUNDS-FONDS DISTINCTS					14,728		5
	TOTAL	220,110	3,655		116,943	14,728	184	1,284
	A + S FUNDS-FONDS A + M	18,187			13,442			88

(1) INCLUDES $190,012 CLAIMS PAID DIRECTLY FROM SEGREGATED FUNDS.

NO. - NO.	DIVIDENDS TO POLICYHOLDERS AND INCREASE IN PROVISION - PARTICIPATIONS ET AUGMENTATION DE LA PROVISION	EXPERIENCE RATING REFUNDS AND INCREASE IN PROVISION - RISTOURNES ET AUGMENTATION DE LA PROVISION	TAXES, LICENCES AND FEES, EXCLUDING INCOME TAXES - TAXES, PERMIS ET DROITS EXCLUSANT CEUX SUR IMPOTS	COMMISSIONS INCURRED (NET) - COMMISSIONS (NETTES)	GENERAL EXPENSES EXCLUDING INVESTMENT EXPENSES - FRAIS GENERAUX EXCLUANT CEUX SUR PLACEMENTS	INCOME TAXES - IMPOTS: OTHER - AUTRE (1)	INCOME TAXES - IMPOTS: CURRENT - EXIGIBLES	INCOME TAXES - IMPOTS: DEFERRED - REPORTES	TOTAL EXPENDITURE - TOTAL DES DEPENSES
	$	$	$	$	$	$	$	$	$
34									
	147 162	193	5 589	48 728	73 170	41,987	1 642	1 894	592 747
		206	1 230	8 461	21 325	163	-1 592	11 790	270 391
							38	-22	16
			87			16 651			48 607
						8 892			25 717
	147 162	13	7 002	57 189	94 295	73 693	88	9 874	937 478
		4 584	3 390	5 224	13 528	505	1 163	-454	185 770
35									
	95 531	5	6 916	59 054	100 227	16 535	2 806	95	631 122
		1 620	5 269	47 743	71 762	2 401	520	2 964	1 227 864
						2 864			14 765
						44			173 006
	95 531	1 625	12 185	106 797	171 989	21 844	3 426	3 059	2,046,757
	96		71	533	4 727				8 876
36									
	767		56	299	775	268			4 565
		1 731	1 425	10 052	13 650	20			243,441
									56
									7 669
	767	1 731	1 479	10 351	14 425	288			255,731
		365	773	1 097	3 359				41 533
37									
	5 953		651	4 759	9 652	2,795	207		41,732
		67	257	3 175	7 550	66	518		89,797
							-363		-363
			7			950			2,614
									2,577
	5 953	67	915	7 934	17,202	3,811	462		136,357
			23	144	509		-249		1,329
38									
	854	10	110	567	2 578	435			10,100
			292	4 075	9 528	22			37 345
									6 331
	854	10	408	4 642	12 106	457			53 776
			8		28				269
39									
	339		78	341	1 438	73			4,963
			418	8,343	2 431				42,619
					292				792
						7			59
									-5
	339		496	8,684	4,160	80			47,928
	2		2	60	51				144
40									
	74,726		3 548	37,098	60 497	26,171	1,690		388,130
		22	393	7,161	18,534	299	-2,932		536,716
									161,527
	74,726	22	4,041	44,259	79,031	26,470	-1,242		1,086,373
	5,820		2,575	2,204	7,088	1,002	136		141,088
41									
	15,483		304	1,080	3,921	99,905	137		160,897
		938	822	6,082	11,680	9,375	10		89,743
									1
									-48,827
	15,483	938	1,126	7,152	15,601	109,280	147		201,814
		5,897	567	1,478	2,622	4			36,572
42									
			81	759	495	165			2,640
			81	759	495	165			2,640
43									
	21,043		2,418	13,394	44,242	4,297	60		157,578
		5,579	1,251	3,852	20,661	2,626	35		303,865
						219			403
									14,733
	21,043	5,579	3,667	17,246	64,903	7,142	95		476,579
	87	634	666	1,588	7,772	63	-1,899		40,591

(1) Y COMPRIS 190,012 $ DE RECLAMATIONS PAYEES DIRECTEMENT DES FONDS DISTINCTS.

1982 CANADIAN COMPANIES -COMPAGNIES CANADIENNES ('000)
TABLE XII - ANALYSIS OF EXPENDITURE BY FUND

NO - NO	COMPANY - COMPAGNIE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DES PROVISIONS ACTUARIELLES	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	INCREASE IN STAFF PENSION AND INSURANCE FUNDS - AUGMENTATION DES FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	INTEREST INCURRED AND CREDITED - INTERETS ENCOURUS ET CREDITES
		$	$	$	$	$	$	$
44	NORTH WEST LIFE							
	PAR -AVEC PART	1,245	5		-455			17
	NON PAR -SANS PART	30,147	14		29,406			28
	S/H FUND-FONDS DES ACTIONNAIRES							3
	SEGREGATED FUNDS-FONDS DISTINCTS					159		
	TOTAL	31,392	19		28,951	159		48
	A + S FUNDS-FONDS A + M	421			580			
45	NORTHERN LIFE							
	PAR -AVEC PART	11,938	94		11,261		30	54
	NON PAR -SANS PART	10,009	21		-10,187		53	68
	OTHER FUNDS-AUTRES FONDS							
	SEGREGATED FUNDS-FONDS DISTINCTS			191		146		
	TOTAL	21,947	115	191	5,925	146	83	122
	A + S FUNDS-FONDS A + M	7,948			-34			
46	OCCIDENTAL LIFE							
	PAR -AVEC PART	425			205			
	NON PAR -SANS PART	7,663			3,463			
	SEGREGATED FUNDS-FONDS DISTINCTS					376		
	TOTAL	8,088			3,668	376		
47	PIONEER LIFE							
	PAR -AVEC PART	5,872			2,167			3
	NON PAR -SANS PART	963			2,481			1
	TOTAL	6,835			4,648			4
48	PITTS LIFE							
	NON PAR -SANS PART	452			135			
	S/H FUND-FONDS DES ACTIONNAIRES							
	OTHER FUNDS-AUTRES FONDS							
	TOTAL	452			135			
	A + S FUNDS-FONDS A + M	1,957			475			
49	PRINCIPAL LIFE							
	S/H FUND-FONDS DES ACTIONNAIRES							
	TOTAL							
50	RELIABLE LIFE							
	PAR -AVEC PART	198			-47			1
	NON PAR -SANS PART	1,407			193			
	OTHER FUNDS-AUTRES FONDS						51	
	TOTAL	1,605			146		51	1
	A + S FUNDS-FONDS A + M	4,868			754			1
51	SOVEREIGN LIFE							
	PAR -AVEC PART	4,622	98		-944			33
	NON PAR -SANS PART	2,781	30		-240			20
	OTHER FUNDS-AUTRES FONDS						-4,919	
	TOTAL	7,403	128		-1,184		-4,919	53
52	SUN LIFE							
	PAR -AVEC PART	470,242	11,341		74,241			3,419
	NON PAR -SANS PART	282,952	2,190		487,565			3,136
	OTHER FUNDS-AUTRES FONDS						809	
	SEGREGATED FUNDS-FONDS DISTINCTS					191,363		
	TOTAL	753,194	13,531		561,806	191,363	809	6,555
	A + S FUNDS-FONDS A + M	170,351			78,004			129
53	TORONTO MUTUAL LIFE							
	PAR -AVEC PART	2,662	8		50			14
	NON PAR -SANS PART	587			1,499			
	OTHER FUNDS-AUTRES FONDS						38	
	TOTAL	3,249	8		1,549		38	14
54	TRAVELERS LIFE OF CANADA							
	NON PAR -SANS PART	18,548	206		26,033			74
	S/H FUND-FONDS DES ACTIONNAIRES							
	SEGREGATED FUNDS-FONDS DISTINCTS			589		3,855		
	TOTAL	18,548	206	589	26,033	3,855		74
	A + S FUNDS-FONDS A + M	3,227			6,545			
55	WAWANESA MUTUAL LIFE							
	PAR -AVEC PART	2,774			-3,967			7
	NON PAR -SANS PART	2,176			9,252			7
	TOTAL	4,950			5,285			14
	A + S FUNDS-FONDS A + M	376			16			

(1) INCLUDES $190,012 CLAIMS PAID DIRECTLY FROM SEGREGATED FUNDS.

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XII - ANALYSE DES DEPENSES PAR FONDS

NO. - NO.	DIVIDENDS TO POLICYHOLDERS AND INCREASE IN PROVISION - PARTICIPATIONS ET AUGMENTATION DE LA PROVISION	EXPERIENCE RATING REFUNDS AND INCREASE IN PROVISION - RISTOURNES ET AUGMENTATION DE LA PROVISION	TAXES, LICENCES AND FEES EXCLUDING INCOME TAXES - TAXES, PERMIS ET DROITS EXCLUANT CEUX SUR IMPOTS	COMMISSIONS INCURRED (NET) - COMMISSIONS (NETTES)	GENERAL EXPENSES EXCLUDING INVESTMENT EXPENSES - FRAIS GENERAUX EXCLUANT CEUX SUR PLACEMENTS	INCOME TAXES - IMPOTS: OTHER - AUTRE (1)	INCOME TAXES - IMPOTS: CURRENT - EXIGIBLES	INCOME TAXES - IMPOTS: DEFERRED - REPORTES	TOTAL EXPENDITURE - TOTAL DES DEPENSES
	$	$	$	$	$	$	$	$	$
44									
	163		16	22	305	140			1,457
		73	322	4,081	3,807	8			67,884
									5
									159
	163	73	338	4,103	4,113	148			69,505
		17	7	1	27				1,019
45									
	2,739		300	1,830	5,321	972	184		22,801
		316	217	939	3,913	4	-3		25,724
						1			1
						68			113
	2,739	316	517	2,769	9,834	1,045	181		48,639
		3	202	401	1,131	13	-82		9,582
46									
	86		13	551	358				1,638
			276	5,052	7,968	3	2		24,427
						1,393			1,017
	86		289	5,603	8,326	1,396	2		27,082
47									
	3,905		120	796	2,777	210			15,850
	12		105	2,064	2,581	43			8,250
	3,917		225	2,860	5,358	253			24,100
48									
		62	30	209	365		46		1,175
							40		40
							1		1
		52	30	209	365		87		1,216
		340	43	84	538				2,486
49									
			4		5		53		62
			4		5		53		62
50									
	40		14	2	186	38	22		494
	-315	497	54	152	152		249		2,389
						5			57
	-275	497	68	154	338	44	271		2,900
			192	1,430	919		-199		7,965
51									
	1,193		121	418	3,277	4,091			12,909
			90	-898	5,031	1,557			8,371
						210			-4,709
	1,193		211	-480	8,308	5,858			16,571
52									
	219,110		9,753	52,548	161,241	46,457	13,970		1,062,322
		13,587	2,595	9,332	33,245	1,101	-9,808		825,985
						338			1,145
						161,725			353,088
	219,110	13,687	12,348	61,880	194,486	209,619	4,162		2,242,550
	8	4,358	4,355	4,952	22,195	387			284,739
53									
	818		71	226	2,182	206	105		8,342
			15	41	283		20		2,445
						121			159
	818		86	267	2,465	327	125		8,946
54									
		164	177	995	4,882	48			51,108
					60				60
									4,444
		164	177	995	4,942	48			55,632
			1,289	-1,262	7,440				17,238
55									
	1,727		48	249	661	137			1,616
		-30	64	919	1,498				13,886
	1,727	-30	112	1,168	2,159	137			15,502
		-18	11	40	88				512

(1) Y COMPRIS 190,012 $ DE RECLAMATIONS PAYEES DIRECTEMENT DES FONDS DISTINCTS.

1982 CANADIAN COMPANIES -COMPAGNIES CANADIENNES ('000)
TABLE XII - ANALYSIS OF EXPENDITURE BY FUND

NO. - NO.	COMPANY - COMPAGNIE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DES PROVISIONS ACTUARIELLES	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	INCREASE IN STAFF PENSION AND INSURANCE FUNDS - AUGMENTATION DES FONDS D'ASSURANCE ET DE RENTE DES EMPLOYES	INTEREST INCURRED AND CREDITED - INTERETS ENCOURUS ET CREDITES
		$	$	$	$	$	$	$
56	WESTERN LIFE							
	PAR -AVEC PART	582	2		-252			8
	NON PAR -SANS PART	513	9		89			6
	OTHER FUNDS-AUTRES FONDS						51	
	SEGREGATED FUNDS-FONDS DISTINCTS					13		
	TOTAL	1 105	11		-163	13	51	14
	A + S FUNDS-FONDS A + M	10			-12			
57	ZURICH LIFE							
	PAR -AVEC PART	11 702	41		-6 964			22
	NON PAR -SANS PART	16 995	61		15 431			158
	OTHER FUNDS-AUTRES FONDS						33	
	SEGREGATED FUNDS-FONDS DISTINCTS					2 857		
	TOTAL	28 697	102		8 467	2 857	33	180
	A + S FUNDS-FONDS A + M	1 998			-72			31
	TOTAL, 1982							
	PAR -AVEC PART	2 083 257	43 150		320 972		36	14 497
	NON PAR -SANS PART	3 364 711	35 022		4 030 786		93	18 119
	S/H FUND-FONDS DES ACTIONNAIRES							6
	OTHER FUNDS-AUTRES FONDS						47 096	438
	SEGREGATED FUNDS-FONDS DISTINCTS			318 801		1 122 039		32
	TOTAL	5 447 968	78 172	318 801	4 351 758	1 122 039	47 179	33 092
	A + S FUNDS-FONDS A + M	2 030 834			252 986			1 909

(1) INCLUDES $190,012 CLAIMS PAID DIRECTLY FROM SEGREGATED FUNDS.

NO. - NO.	DIVIDENDS TO POLICYHOLDERS AND INCREASE IN PROVISION - PARTICIPATIONS ET AUGMENTATION DE LA PROVISION	EXPERIENCE RATING REFUNDS AND INCREASE IN PROVISION - RISTOURNES ET AUGMENTATION DE LA PROVISION	TAXES, LICENCES AND FEES, EXCLUDING INCOME TAXES - TAXES, PERMIS ET DROITS EXCLUANT CEUX SUR IMPOTS	COMMISSIONS INCURRED (NET) - COMMISSIONS (NETTES)	GENERAL EXPENSES EXCLUDING INVESTMENT EXPENSES - FRAIS GENERAUX EXCLUANT CEUX SUR PLACEMENTS	INCOME TAXES - IMPOTS: OTHER - AUTRE (1)	INCOME TAXES - IMPOTS: CURRENT - EXIGIBLES	INCOME TAXES - IMPOTS: DEFERRED - REPORTES	TOTAL EXPENDITURE - TOTAL DES DEPENSES
	$	$	$	$	$	$	$	$	$
56									
	86		9	13	186	46			780
			27	90	843	3			1,580
						13			64
									13
	86		36	103	1,029	62			2,437
					5				3
57									
	1,260		117	1,217	1,950	373			9,718
		-29	342	4,813	5,320	15			41,106
						20			53
									2,857
	1,260	-29	459	6,030	7,270	408			53,734
		46	466	-3,878	4,057	111			2,757
	837,486	6,594	49,035	328,670	743,783	315,955	25,562	-1,671	4,767,320
	10	228,561	40,777	298,514	573,442	72,594	-9,077	8,896	8,662,408
			31		394		180	-635	-24
			90			28,581	1		76,206
						190,206			1,831,079
	837,496	235,155	89,933	627,184	1,317,619	807,336	16,666	5,590	15,136,988
	6,003	50,384	52,718	81,523	230,807	37,634	-1,100	-10,951	2,742,743

(1) Y COMPRIS 190,012 $ DE RECLAMATIONS PAYEES DIRECTEMENT DES FONDS DISTINCTS.

TABLE XIII - RECONCILIATION OF FUNDS

NO. COMPANY - NO. COMPAGNIE	FUNDS DEC. 31, 1981 - FONDS 31 DEC. 1981 (1)	NET INCOME - BENEFICE NET	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DE LA PROVISION ACTUARIELLE	NET INCREASE IN AMOUNTS ON DEPOSIT - AUGMENTATION NETTE DES MONTANTS EN DEPOTS	INCREASE IN PROVISION FOR DIVIDENDS - AUGMENTATION DE LA PROVISION POUR PARTICIPATIONS	INCREASE IN PROVISION FOR EXPERIENCE RATING REFUNDS - AUGMENTATION DE LA PROVISION POUR RISTOURNES	NET NON-AMORTIZABLE GAINS/LOSSES - GAINS/PERTES NETS NON AMORTISSABLES
	$	$	$	$	$	$	$
1 ABBEY LIFE OF CANADA							
PAR -PART	2,462	150	-34	16	75		
NON-PAR -SANS PART	3,505	-156	119				
S/H FUND-FONDS DES ACTIONNAIRES	6,584	713					
SEGREGATED FUNDS-FONDS DISTINCTS	12,614	-34					
TOTAL	25,165	673	85	16	75		
A + S FUNDS-FONDS A + M	341	3	-3				
2 ACADIA LIFE							
PAR -PART	2,442	160	-103	-3	-2		
NON-PAR -SANS PART	10,266	-435	1,069	-20			
S/H FUND-FONDS DES ACTIONNAIRES	1,962	206					
OTHER FUNDS-AUTRES FONDS	229						
SEGREGATED FUNDS-FONDS DISTINCTS	7,121	22					
TOTAL	22,020	-47	966	-23	-2		
3 ALLIANCE MUTUELLE							
PAR -PART	297,865	491	42,620	-2,291	-250	297	
NON-PAR -SANS PART	52,558	367	3,091	334		-148	
OTHER FUNDS-AUTRES FONDS	13,830						
SEGREGATED FUNDS-FONDS DISTINCTS	18,464	248					
TOTAL	382,717	1,106	45,711	-1,957	-250	149	
A + S FUNDS-FONDS A + M	19,982	329	1,328	245		404	
4 ALLSTATE LIFE OF CANADA							
NON-PAR -SANS PART	51,777	1,916	7,552			468	
S/H FUND-FONDS DES ACTIONNAIRES	2,853	710					
TOTAL	54,630	2,626	7,552			468	
A + S FUNDS-FONDS A + M	1,648	1,208	111			217	
5 ASSUR.-VIE DESJARDINS							
PAR -PART	206,515	1,472	14,644	1,029	-5,002	1,199	-66
NON-PAR -SANS PART	65,315	-157	13,164				-24
S/H FUND-FONDS DES ACTIONNAIRES	571	34					
SEGREGATED FUNDS-FONDS DISTINCTS	157,537						
TOTAL	429,938	1,349	27,808	1,029	-5,002	1,199	-90
A + S FUNDS-FONDS A + M	33,226	-35	9,793	2,549		480	
6 ATLANTIC MUTUAL LIFE							
PAR -PART	593	-101	148				
NON-PAR -SANS PART	156	-5	7			185	
S/H FUND-FONDS DES ACTIONNAIRES	900	121					
TOTAL	1,649	15	155			185	
A + S FUNDS-FONDS A + M	715	83	141				
7 CANADA LIFE							
PAR -PART	1,513,785	67,884	8,760	1,538	8,566		2,412
NON-PAR -SANS PART	1,331,377	-44,333	398,073	-27		5,387	2,341
OTHER FUNDS-AUTRES FONDS	71,385						
SEGREGATED FUNDS-FONDS DISTINCTS	851,846						
TOTAL	3,768,393	23,551	406,833	1,511	8,566	5,387	4,753
A + S FUNDS-FONDS A + M	128,265	-1,460	22,556	1,104	-1	-1,796	
8 CANADIAN GENERAL LIFE							
NON-PAR -SANS PART	9,681	864	1,487	-774		182	
S/H FUND-FONDS DES ACTIONNAIRES	2,798	260					
SEGREGATED FUNDS-FONDS DISTINCTS	3,597	53					
TOTAL	16,076	1,177	1,487	-774		182	
A + S FUNDS-FONDS A + M	27,556	-428	1,533	-69		29	
9 CANADIAN REASSURANCE							
NON-PAR -SANS PART	49,589	314	1,198	73		1,989	
S/H FUND-FONDS DES ACTIONNAIRES	2,000	362					
SEGREGATED FUNDS-FONDS DISTINCTS	437	68					
TOTAL	52,026	744	1,198	73		1,989	
A + S FUNDS-FONDS A + M	34,984	702	1,743			885	
10 CHRYSLER LIFE							
NON-PAR -SANS PART	1,083	80	-228				
S/H FUND-FONDS DES ACTIONNAIRES	1,934	98					
TOTAL	3,017	178	-228				
A + S FUNDS-FONDS A + M	1,508	75	-33				

(1) DIFFERS FROM TABLE XIII DATA IN 1981 VOLUME BECAUSE OF REVISIONS MADE AFTER THE VOLUME WENT TO PRESS.
(2) INCLUDES CHANGES IN VALUE OF SUBSIDIARY SHARES AND INCOME FROM ANCILLIARY BUSINESS OPERATIONS.
(3) FOR THE FOLLOWING TWO COMPANIES, SHAREHOLDERS' FUND REFERS TO - RESERVE FUND SUBSCRIBED BY CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS), LIFE BRANCH GUARANTEE FUND (ATLANTIC MUTUAL LIFE).

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XIII - CONCILIATION DES FONDS

NO. - NO.	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	TRANSFER OF SURPLUS FROM OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	CURRENCY ADJUSTMENT OF FUNDS - REDRESSEMENT DES FONDS EN DEVISES ETRANGERES	OTHER INCREASES - AUTRES AUGMENTATIONS (2)	TRANSFER OF SURPLUS TO SHAREHOLDERS FUNDS - VIREMENTS D'EXCEDENT AUX FONDS DES ACTIONNAIRES	TRANSFER OF SURPLUS TO OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	DIVIDENDS TO SHAREHOLDERS - DIVIDENDES AUX ACTIONNAIRES	OTHER DECREASES - AUTRES DIMINUTIONS	FUNDS DEC. 31, 1982 - CAISSE 31 DEC. 1982 (3)
	$	$	$	$	$	$	$	$	$
1									
				-1					2,668
		386							3,854
						386			6,911
	-1,450								11,130
	-1,450	386		-1		386			24,563
									341
2									
					160				2,334
		631		-172					11,339
		203				631			1,740
					43				186
	-453			172					6,862
	-453	834			203	631			22,461
3									
		175		150					339,057
		-175		39					56,066
				2,030					15,860
	7,677			-1					26,388
	7,677			2,218					437,371
				-3					22,285
4									
				11					61,724
		741							4,304
		741		11					66,028
				16	741				2,459
5									
				-187					219,604
									78,298
				4			34		575
	47,557								205,094
	47,557			-183			34		503,571
				-297					45,716
6									
		116		-2				13	741
		5						-13	361
						121			900
		121		-2		121			2,002
		13				13			939
7									
			-34,515	3,725		1,935			1,570,220
			-17,093	2,814		1,724			1,676,815
		3,501	-383	86					74,589
	-76,284	158	-4,570						771,150
	-76,284	3,659	-56,561	6,625		3,659			4,092,774
			-83						148,605
8									
				1					11,441
									3,058
	146								3,796
	146			1					18,295
									28,621
9									
					138			521	52,484
		138					500		2,000
	29								534
	29	138			138		500	521	55,018
								-235	36,529
10									
									935
									2,032
									2,967
									1,548

(1) DIFFERE DE L'INSCRIPTION FIGURANT AU TABLEAU XIII DU VOLUME DE 1981, DES CORRECTIONS AYANT ETE APPORTEES APRES LA PUBLICATION DU VOLUME.
(2) Y INCLUS LES VARIATIONS DE LA VALEUR DES FILIALES ET LE BENEFICE DES OPERATIONS D'ASSURANCE.
(3) POUR CE QUI EST DES DEUX COMPAGNIES SUIVANTES, LE FONDS DES ACTIONNAIRES DESIGNE - LE FONDS DE RESERVE SOUSCRIT PAR LES CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); ET LE FONDS DE GARANTIE ASSURANCE-VIE (LA COMPAGNIE MUTUELLE D'ASSURANCE-VIE ATLANTIQUE).

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XIII - RECONCILIATION OF FUNDS

NO. - COMPANY / NO. - COMPAGNIE	FUNDS DEC. 31, 1981 / FONDS 31 DEC. 1981 (1)	NET INCOME / BENEFICE NET	NORMAL INCREASE IN ACTUARIAL RESERVE / AUGMENTATION NORMALE DE LA PROVISION ACTUARIELLE	NET INCREASE IN AMOUNTS ON DEPOSIT / AUGMENTATION NETTE DES MONTANTS EN DEPOTS	INCREASE IN PROVISION FOR DIVIDENDS / AUGMENTATION DE LA PROVISION POUR PARTICIPATIONS	INCREASE IN PROVISION FOR EXPERIENCE RATING REFUNDS / AUGMENTATION DE LA PROVISION POUR RISTOURNES	NET NON-AMORTIZABLE GAINS/LOSSES / GAINS/PERTES NETS NON AMORTISSABLES
	$	$	$	$	$	$	$
11 CITADEL LIFE							
PAR.-PART	43.354	-584	-2.853	-288	-183		-179
NON-PAR.-SANS PART	39.309	-30	3.783	-28		51	-178
S/H FUND-FONDS DES ACTIONNAIRES	8.437	1.272					-33
OTHER FUNDS-AUTRES FONDS	3.174	14					-15
SEGREGATED FUNDS-FONDS DISTINCTS	1.504	47					
TOTAL	95.778	719	930	-316	-183	51	-405
A + S FUNDS-FONDS A + M	2.725	-3.968	1.386			-15	
12 COLONIA LIFE							
PAR.-PART	2.970	91	-155	3	-14		
NON-PAR.-SANS PART	18.153	-1.897	21.820	-26			
S/H FUND-FONDS DES ACTIONNAIRES	7.262	489					
OTHER FUNDS-AUTRES FONDS	395						
TOTAL	28.780	-1.317	21.665	-23	-14		
A + S FUNDS-FONDS A + M	230	22					
13 COMMERCIAL LIFE							
PAR.-PART	7.591	481	-165	-20	-15		3
NON-PAR.-SANS PART	46.873	-604	4.557	121		-25	17
S/H FUND-FONDS DES ACTIONNAIRES	4.062	446					1
SEGREGATED FUNDS-FONDS DISTINCTS	1.137	34					
TOTAL	59.663	357	4.392	101	-15	-25	21
A + S FUNDS-FONDS A + M	3	-120	26				
14 LA SAUVEGARDE							
PAR.-PART	79.404	1.282	-868	347	106		35
NON-PAR.-SANS PART	164.014	-127	17.504	1.030		717	77
S/H FUND-FONDS DES ACTIONNAIRES	1.201	60					
SEGREGATED FUNDS-FONDS DISTINCTS	51.604						
TOTAL	296.223	1.215	16.636	1.377	106	717	112
A + S FUNDS-FONDS A + M	26.469	-624	2.031	1.601		317	
15 CONFEDERATION LIFE							
PAR.-PART	1.208.783	67.005	33.512	2.918	5.273		4.689
NON-PAR.-SANS PART	981.355	-30.994	197.344	446		2.389	3.979
SEGREGATED FUNDS-FONDS DISTINCTS	842.292	469					
TOTAL	3.032.430	36.480	230.856	3.364	5.273	2.389	8.668
A + S FUNDS-FONDS A + M	270.204	-7.550	47.392	-2.538		-275	
16 LES COOPERANTS							
PAR.-PART	264.435	8.513	-5.224	424	-887	941	160
NON-PAR.-SANS PART	74.609	-6.499	33.436	4			45
OTHER FUNDS-AUTRES FONDS	9.164	1					
SEGREGATED FUNDS-FONDS DISTINCTS	6.257						
TOTAL	354.465	2.015	28.212	428	-887	941	205
A + S FUNDS-FONDS A + M	5.681	-996	1.375	-41		-387	
17 CO-OPERATORS LIFE							
PAR.-PART	182.454	5.313	14.397	3.363	1.492		-240
NON-PAR.-SANS PART	45.816	345	6.795	-19			-65
S/H FUND-FONDS DES ACTIONNAIRES	1.000						
SEGREGATED FUNDS-FONDS DISTINCTS	31.766						
TOTAL	261.036	5.658	21.192	3.344	1.492		-305
18 CROWN LIFE							
PAR.-PART	777.096	11.734	-173	6.258	1.195		5.534
NON-PAR.-SANS PART	1.351.646	10.295	326.646	-184		2.254	3.970
S/H FUND-FONDS DES ACTIONNAIRES	4.226	79					4
OTHER FUNDS-AUTRES FONDS	1.323						
SEGREGATED FUNDS-FONDS DISTINCTS	71.690						
TOTAL	2.205.981	22.108	326.473	6.074	1.195	2.254	9.508
A + S FUNDS-FONDS A + M	179.279	-16.075	-16.047	-1.718		514	
19 CUMIS LIFE							
PAR.-PART	38.729	-863	6.273	-198	4	-274	
S/H FUND-FONDS DES ACTIONNAIRES	7.800	1.023					
TOTAL	46.529	160	6.273	-198	4	-274	
A + S FUNDS-FONDS A + M	5.884	-714	1.510				

(1) DIFFERS FROM TABLE XIII DATA IN 1981 VOLUME BECAUSE OF REVISIONS MADE AFTER THE VOLUME WENT TO PRESS.
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(3) FOR THE FOLLOWING TWO COMPANIES, SHAREHOLDERS' FUND REFERS TO - RESERVE FUND SUBSCRIBED BY CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); LIFE BRANCH GUARANTEE FUND (ATLANTIC MUTUAL LIFE).

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XIII - CONCILIATION DES FONDS

NO. - NO.	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	TRANSFER OF SURPLUS FROM OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	CURRENCY ADJUSTMENT OF FUNDS - REDRESSEMENT DES FONDS EN DEVISES ETRANGERES	OTHER INCREASES - AUTRES AUGMENTATIONS (2)	TRANSFER OF SURPLUS TO SHAREHOLDERS FUNDS - VIREMENTS D'EXCEDENT AUX FONDS DES ACTIONNAIRES	TRANSFER OF SURPLUS TO OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	DIVIDENDS TO SHAREHOLDERS - DIVIDENDES AUX ACTIONNAIRES	OTHER DECREASES - AUTRES DIMINUTIONS	FUNDS DEC. 31, 1982 - CAISSE 31 DEC. 1982 (3)
	$	$	$	$	$	$	$	$	$
11									
					123				39,144
								-3	42,910
		123		-223	3,376			3	6,197
				345				-1	3,519
	-344							1	1,206
	-344	123		122	3,499				92,976
		3,376							3,504
12									
				74		13			2,956
				453					38,503
						266			7,485
		279							674
		279		527		279			49,618
									252
13									
					10				7,865
									50,939
		10				325	105		4,089
	137			1					1,309
	137	10		1	10	325	105		64,202
		325							234
14									
				-909	129				79,268
				1,037					184,252
		129		277					1,667
	23,908								75,512
	23,908	129		405	129				340,699
		279		48		279			29,842
15									
				-6,430					1,316,750
				-5,320					1,149,199
	235,553			-1					1,078,313
	235,553			-11,751					3,544,262
				30				-675	307,938
16									
				3,150		1,317			270,195
				188		188			101,595
				-2,009					7,156
	3,355								9,612
	3,355			1,329		1,505			388,558
		1,505		1,262					8,399
17									
				-160					206,619
				1					52,873
									1,000
	-6,579			-1					25,186
	-6,579			-160					285,678
18									
			11,770	-1,076	1,612				810,726
			53,959	-43	12,200				1,736,343
		13,812		-3		7,500	6,200		4,418
				105					1,428
	13,668		679						86,037
	13,668	13,812	66,408	-1,017	13,812	7,500	6,200		2,638,952
		7,500	2,995	7,873					164,321
19									
				-55					43,616
					2,100				6,723
				-55	2,100				50,339
		2,100		56					8,836

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(3) POUR CE QUI EST DES DEUX COMPAGNIES SUIVANTES, LE FONDS DES ACTIONNAIRES DESIGNE - LE FONDS DE RESERVE SOUSCRIT PAR LES CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); ET LE FONDS DE GARANTIE ASSURANCE-VIE (LA COMPAGNIE MUTUELLE D'ASSURANCE-VIE ATLANTIQUE).

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XIII - RECONCILIATION OF FUNDS

NO - NO.	COMPANY - COMPAGNIE	FUNDS DEC. 31, 1981 - FONDS 31 DEC. 1981 (1)	NET INCOME - BENEFICE NET	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DE LA PROVISION ACTUARIELLE	NET INCREASE IN AMOUNTS ON DEPOSIT - AUGMENTATION NETTE DES MONTANTS EN DEPOTS	INCREASE IN PROVISION FOR DIVIDENDS - AUGMENTATION DE LA PROVISION POUR PARTICIPATIONS	INCREASE IN PROVISION FOR EXPERIENCE RATING REFUNDS - AUGMENTATION DE LA PROVISION POUR RISTOURNES	NET NON-AMORTIZABLE GAINS/LOSSES - GAINS/PERTES NETS NON AMORTISSABLES
		$	$	$	$	$	$	$
20	DOMINION LIFE							
	PAR.-PART	274,618	3,479	-6,490	787			-10
	NON-PAR.-SANS PART	704,086	5,938	134,106	-165		81	-25
	S/H FUND-FONDS DES ACTIONNAIRES	1,794	181					
	OTHER FUNDS-AUTRES FONDS	883						
	SEGREGATED FUNDS-FONDS DISTINCTS	20,645	70					
	TOTAL	1,002,026	9,668	127,616	622		81	-35
	A + S FUNDS-FONDS A + M	24,070	-2,710	3,256			20	
21	DOMINION OF CANADA GENERAL							
	NON-PAR.-SANS PART	69,100	469	13,572	-9		85	
	S/H FUND-FONDS DES ACTIONNAIRES							
	OTHER FUNDS-AUTRES FONDS	10,377						
	SEGREGATED FUNDS-FONDS DISTINCTS	1,388	-10					
	TOTAL	80,865	459	13,572	-9		85	
	A + S FUNDS-FONDS A + M	3,330	5	315			124	
22	EATON BAY LIFE							
	PAR.-PART	8,570	-198	-116	25	120		-66
	NON-PAR.-SANS PART	158,925	249	40,977	5,096		260	-1,412
	S/H FUND-FONDS DES ACTIONNAIRES	627	76					
	SEGREGATED FUNDS-FONDS DISTINCTS	8,989	694					
	TOTAL	177,111	821	40,861	5,121	120	260	-1,478
	A + S FUNDS-FONDS A + M	4,161	-634	2,397	563		596	
23	EQUITABLE LIFE OF CANADA							
	PAR.-PART	86,963	1,026	1,727	273	-268		-6
	NON-PAR.-SANS PART	151,913	1,216	28,715	322		75	-11
	SEGREGATED FUNDS-FONDS DISTINCTS	11,501						
	TOTAL	250,377	2,242	30,442	595	-268	75	-17
	A + S FUNDS-FONDS A + M	4,890	-255	493			-164	
24	EXCELSIOR LIFE							
	PAR.-PART	118,322	2,608	-5,371	-216	-280		5
	NON-PAR.-SANS PART	452,383	-3,801	70,066	53		-2,232	25
	S/H FUND-FONDS DES ACTIONNAIRES	6,379	413					
	SEGREGATED FUNDS-FONDS DISTINCTS	254,972						
	TOTAL	832,056	-780	64,695	-163	-280	-2,232	30
	A + S FUNDS-FONDS A + M	78,142	-1,127	15,249			-1,104	
25	FAMILY LIFE							
	PAR.-PART	3,685	-483	-394	40	297		194
	NON-PAR.-SANS PART	69,074	507	-2,629	-89			2,922
	S/H FUND-FONDS DES ACTIONNAIRES	5,024						
	SEGREGATED FUNDS-FONDS DISTINCTS	23,356	-18					
	TOTAL	101,139	6	-3,023	-49	297		3,116
26	FIDELITY LIFE							
	PAR.-PART	21,223	247	233	114	124		
	NON-PAR.-SANS PART	75,656	-1,236	11,644	51		146	
	S/H FUND-FONDS DES ACTIONNAIRES	4,031	487					
	OTHER FUNDS-AUTRES FONDS	608						
	SEGREGATED FUNDS-FONDS DISTINCTS	1,062						
	TOTAL	102,580	-502	11,877	165	124	146	
	A + S FUNDS-FONDS A + M	181	-130	188				
27	FINANCIAL LIFE							
	PAR.-PART	-779	-6	270	35	26		
	NON-PAR.-SANS PART	3,734	345	2,730				
	S/H FUND-FONDS DES ACTIONNAIRES	2,507	289					
	SEGREGATED FUNDS-FONDS DISTINCTS	888						
	TOTAL	6,350	628	3,000	35	26		
	A + S FUNDS-FONDS A + M	1,941	153	-267				
28	GLACIER NATIONAL LIFE							
	NON-PAR.-SANS PART	12,640	-10	-3,044	1			
	S/H FUND-FONDS DES ACTIONNAIRES	931	110					
	TOTAL	13,571	100	-3,044	1			
	A + S FUNDS-FONDS A + M	6,057	436	-31				
29	GREAT LAKES REINSURANCE							
	NON-PAR.-SANS PART	1,902	305	1				
	TOTAL	1,902	305	1				

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(3) FOR THE FOLLOWING TWO COMPANIES, SHAREHOLDERS' FUND REFERS TO - RESERVE FUND SUBSCRIBED BY CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); LIFE BRANCH GUARANTEE FUND (ATLANTIC MUTUAL LIFE).

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XIII - CONCILIATION DES FONDS

NO. - NO.	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	TRANSFER OF SURPLUS FROM OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	CURRENCY ADJUSTMENT OF FUNDS - REDRESSEMENT DES FONDS EN DEVISES ETRANGERES	OTHER INCREASES - AUTRES AUGMENTATIONS (2)	TRANSFER OF SURPLUS TO SHAREHOLDERS FUNDS - VIREMENTS D'EXCEDENT AUX FONDS DES ACTIONNAIRES	TRANSFER OF SURPLUS TO OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	DIVIDENDS TO SHAREHOLDERS - DIVIDENDES AUX ACTIONNAIRES	OTHER DECREASES - AUTRES DIMINUTIONS	FUNDS DEC. 31, 1982 - CAISSE 31 DEC. 1982 (3)
	$	$	$	$	$	$	$	$	$
20									
	...	...	...	124	637	...	...	...	271,871
	...	...	...	1,762	4,000	...	...	...	841,783
	...	4,637	...	1	...	2,000	2,400	...	2,213
	...	...	...	72	...	...	...	...	955
	3,463	...	...	...	...	...	...	...	24,178
	3,463	4,637	...	1,959	4,637	2,000	2,400	...	1,141,000
	...	2,000	...	129	...	...	...	...	26,765
21									
	...	...	...	3	152	7	...	...	83,061
	...	152	...	...	...	...	152	...	...
	...	7	...	1,645	...	...	...	...	12,029
	-142	...	...	...	...	...	...	...	1,236
	-142	159	...	1,648	152	7	152	...	96,326
	...	107	...	...	...	107	...	...	3,774
22									
	...	...	...	...	34	...	...	...	8,301
	...	110	...	...	290	110	...	...	203,805
	...	324	...	...	...	...	400	...	627
	3,294	...	...	-9	...	...	...	...	12,968
	3,294	434	...	-9	324	110	400	...	225,701
	...	...	...	...	...	...	...	...	7,183
23									
	...	...	...	...	...	...	...	...	89,715
	...	...	...	...	...	...	...	...	182,230
	1,188	...	...	...	...	...	...	...	12,689
	1,188	...	...	...	...	...	...	...	284,634
	...	...	...	...	...	...	...	...	4,964
24									
	...	...	...	220	319	...	...	...	114,969
	...	...	...	932	2,000	...	...	...	515,426
	...	2,319	...	...	2,000	...	6,026	...	1,085
	54,932	...	...	...	...	...	...	...	309,904
	54,932	2,319	...	1,152	4,319	...	6,026	...	941,384
	...	2,000	...	-1,737	...	...	...	...	91,423
25									
	...	...	...	1,790	...	...	...	...	5,129
	...	...	...	27,066	...	...	...	...	96,851
	...	...	...	...	...	...	56	...	4,968
	4,788	...	...	...	...	...	...	...	28,126
	4,788	...	...	28,856	...	...	56	...	135,074
26									
	...	...	...	406	50	...	...	...	22,297
	...	...	...	1,489	...	124	...	...	87,626
	...	50	...	80	...	...	...	...	4,648
	...	...	...	140	...	...	...	...	748
	87	...	...	1	...	...	...	...	1,150
	87	50	...	2,116	50	124	...	...	116,469
	...	124	...	...	...	...	...	...	363
27									
	...	3	...	...	204	...	...	...	-655
	...	6	...	...	...	3	...	...	6,812
	...	404	...	...	...	6	...	...	3,194
	-101	...	...	...	...	...	...	...	787
	-101	413	...	...	204	9	...	...	10,138
	...	...	...	...	200	...	...	33	1,594
28									
	...	...	...	...	...	...	...	...	9,587
	...	...	...	...	...	...	136	...	905
	...	...	...	...	...	...	136	...	10,492
	...	...	...	...	...	...	...	...	6,462
29									
	...	...	...	-8	...	...	...	...	2,200
	...	...	...	-8	...	...	...	...	2,200

(1) DIFFERE DE L'INSCRIPTION FIGURANT AU TABLEAU XIII DU VOLUME DE 1981, DES CORRECTIONS AYANT ETE APPORTEES APRES LA PUBLICATION DU VOLUME.
(2) Y INCLUS LES VARIATIONS DE LA VALEUR DES FILIALES ET LE BENEFICE DES OPERATIONS D'ASSURANCE.
(3) POUR CE QUI EST DES DEUX COMPAGNIES SUIVANTES, LE FONDS DES ACTIONNAIRES DESIGNE - LE FONDS DE RESERVE SOUSCRIT PAR LES CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); ET LE FONDS DE GARANTIE ASSURANCE-VIE (LA COMPAGNIE MUTUELLE D'ASSURANCE-VIE ATLANTIQUE).

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XIII - RECONCILIATION OF FUNDS

NO. COMPANY - NO. COMPAGNIE	FUNDS DEC. 31, 1981 - FONDS 31 DEC. 1981 (1)	NET INCOME - BENEFICE NET	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DE LA PROVISION ACTUARIELLE	NET INCREASE IN AMOUNTS ON DEPOSIT - AUGMENTATION NETTE DES MONTANTS EN DEPOTS	INCREASE IN PROVISION FOR DIVIDENDS - AUGMENTATION DE LA PROVISION POUR PARTICIPATIONS	INCREASE IN PROVISION FOR EXPERIENCE RATING REFUNDS - AUGMENTATION DE LA PROVISION POUR RISTOURNES	NET NON-AMORTIZABLE GAINS/LOSSES - GAINS/PERTES NETS NON AMORTISSABLES
	$	$	$	$	$	$	$
20 DOMINION LIFE							
PAR.-PART	274,618	3,479	-6,490	787	...	...	-10
NON-PAR.-SANS PART	704,086	5,938	134,106	-165	...	81	-25
S/H FUND-FONDS DES ACTIONNAIRES.	1,794	181	...	...	...	...	...
OTHER FUNDS-AUTRES FONDS	883	...	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	20,645	70	...	...	...	...	...
TOTAL	1,002,026	9,668	127,616	622	...	81	-35
A + S FUNDS-FONDS A + M	24,070	-2,710	3,256	...	...	20	...
21 DOMINION OF CANADA GENERAL							
NON-PAR.-SANS PART	69,100	469	13,572	-9	...	85	...
S/H FUND-FONDS DES ACTIONNAIRES.	...	...	...	...	...	...	...
OTHER FUNDS-AUTRES FONDS	10,377	...	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	1,388	-10	...	...	...	...	...
TOTAL	80,865	459	13,572	-9	...	85	...
A + S FUNDS-FONDS A + M	3,330	5	315	...	...	124	...
22 EATON BAY LIFE							
PAR.-PART	8,570	-198	-116	25	120	...	-66
NON-PAR.-SANS PART	158,925	249	40,977	5,096	...	260	-1,412
S/H FUND-FONDS DES ACTIONNAIRES.	627	76	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	8,989	694	...	...	...	...	...
TOTAL	177,111	821	40,861	5,121	120	260	-1,478
A + S FUNDS-FONDS A + M	4,161	-634	2,397	663	...	596	...
23 EQUITABLE LIFE OF CANADA							
PAR.-PART	86,963	1,026	1,727	273	-268	...	-6
NON-PAR.-SANS PART	151,913	1,216	28,715	322	...	75	-11
SEGREGATED FUNDS-FONDS DISTINCTS	11,501	...	...	...	...	...	...
TOTAL	250,377	2,242	30,442	595	-268	75	-17
A + S FUNDS-FONDS A + M	4,890	-255	493	...	...	-164	...
24 EXCELSIOR LIFE							
PAR.-PART	118,322	2,608	-5,371	-216	-280	...	5
NON-PAR.-SANS PART	452,383	-3,801	70,066	53	...	-2,232	25
S/H FUND-FONDS DES ACTIONNAIRES.	6,379	413	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	254,972	...	...	...	...	...	...
TOTAL	832,056	-780	64,695	-163	-280	-2,232	30
A + S FUNDS-FONDS A + M	78,142	-1,127	15,249	...	...	-1,104	...
25 FAMILY LIFE							
PAR.-PART	3,685	-483	-394	40	297	...	194
NON-PAR.-SANS PART	69,074	507	-2,629	-89	...	...	2,922
S/H FUND-FONDS DES ACTIONNAIRES.	5,024	...	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	23,356	-18	...	...	...	...	...
TOTAL	101,139	6	-3,023	-49	297	...	3,116
26 FIDELITY LIFE							
PAR.-PART	21,223	247	233	114	124	...	...
NON-PAR.-SANS PART	75,656	-1,236	11,544	51	...	146	...
S/H FUND-FONDS DES ACTIONNAIRES.	4,031	487	...	...	...	...	...
OTHER FUNDS-AUTRES FONDS	608	...	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	1,062	...	...	...	...	...	...
TOTAL	102,580	-502	11,877	165	124	146	...
A + S FUNDS-FONDS A + M	181	-130	188	...	...	...	...
27 FINANCIAL LIFE							
PAR.-PART	-779	-6	270	35	26	...	...
NON-PAR.-SANS PART	3,734	345	2,730	...	...	...	...
S/H FUND-FONDS DES ACTIONNAIRES.	2,507	289	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	888	...	...	...	...	...	...
TOTAL	6,350	628	3,000	35	26	...	...
A + S FUNDS-FONDS A + M	1,941	153	-267	...	...	...	...
28 GLACIER NATIONAL LIFE							
NON-PAR.-SANS PART	12,640	-10	-3,044	1	...	...	...
S/H FUND-FONDS DES ACTIONNAIRES.	931	110	...	...	...	...	...
TOTAL	13,571	100	-3,044	1	...	...	...
A + S FUNDS-FONDS A + M	6,057	436	-31	...	...	...	...
29 GREAT LAKES REINSURANCE							
NON-PAR.-SANS PART	1,902	305	1	...	...	...	...
TOTAL	1,902	305	1	...	...	...	...

(1) DIFFERS FROM TABLE XIII DATA IN 1981 VOLUME BECAUSE OF REVISIONS MADE AFTER THE VOLUME WENT TO PRESS.
(2) INCLUDES CHANGES IN VALUE OF SUBSIDIARY SHARES AND INCOME FROM ANCILLIARY BUSINESS OPERATIONS.
(3) FOR THE FOLLOWING TWO COMPANIES, SHAREHOLDERS' FUND REFERS TO - RESERVE FUND SUBSCRIBED BY CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); LIFE BRANCH GUARANTEE FUND (ATLANTIC MUTUAL LIFE).

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XIII - CONCILIATION DES FONDS

NO. - NO.	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	TRANSFER OF SURPLUS FROM OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	CURRENCY ADJUSTMENT OF FUNDS - REDRESSEMENT DES FONDS EN DEVISES ETRANGERES	OTHER INCREASES - AUTRES AUGMENTATIONS (2)	TRANSFER OF SURPLUS TO SHAREHOLDERS FUNDS - VIREMENTS D'EXCEDENT AUX FONDS DES ACTIONNAIRES	TRANSFER OF SURPLUS TO OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	DIVIDENDS TO SHAREHOLDERS - DIVIDENDES AUX ACTIONNAIRES	OTHER DECREASES - AUTRES DIMINUTIONS	FUNDS DEC. 31, 1982 - CAISSE 31 DEC. 1982 (1)
	$	$	$	$	$	$	$	$	$
20									
	....	....	....	124	637	....	....	....	271,871
	....	....	....	1,762	4,000	....	....	....	841,783
	....	4,637	....	1	....	2,000	2,400	....	2,213
	....	....	....	72	....	....	....	....	955
	3,463	....	....	....	....	....	....	....	24,178
	3,463	4,637	....	1,959	4,637	2,000	2,400	....	1,141,000
	....	2,000	....	129	....	....	....	....	26,785
21									
	....	....	....	3	152	7	....	....	83,061
	....	152	....	....	....	....	152	....	....
	....	7	....	1,645	....	....	....	....	12,028
	-142	....	....	....	....	....	....	....	1,236
	-142	159	....	1,648	152	7	152	....	96,326
	....	107	....	....	....	107	....	....	3,774
22									
	....	....	....	....	34	....	....	....	8,301
	....	110	....	....	290	110	....	....	203,805
	....	324	....	....	....	....	400	....	627
	3,294	....	....	-9	....	....	....	....	12,968
	3,294	434	....	-9	324	110	400	....	225,701
	....	....	....	....	....	....	....	....	7,183
23									
	....	....	....	....	....	....	....	....	89,715
	....	....	....	....	....	....	....	....	182,230
	1,188	....	....	....	....	....	....	....	12,689
	1,188	....	....	....	....	....	....	....	284,634
	....	....	....	....	....	....	....	....	4,964
24									
	....	....	....	220	319	....	....	....	114,969
	....	....	....	932	2,000	....	....	....	515,426
	....	2,319	....	....	2,000	....	6,026	....	1,085
	54,932	....	....	....	....	....	....	....	309,904
	54,932	2,319	....	1,152	4,319	....	6,026	....	941,384
	....	2,000	....	-1,737	....	....	....	....	91,423
25									
	....	....	....	1,790	....	....	....	....	5,129
	....	....	....	27,066	....	....	....	....	96,851
	....	....	....	....	....	....	58	....	4,968
	4,788	....	....	....	....	....	....	....	28,126
	4,788	....	....	28,856	....	....	58	....	135,074
26									
	....	....	....	406	50	....	....	....	22,297
	....	....	....	1,489	....	124	....	....	87,626
	....	50	....	80	....	....	....	....	4,648
	....	....	....	140	....	....	....	....	748
	87	....	....	1	....	....	....	....	1,150
	87	50	....	2,116	50	124	....	....	116,469
	....	124	....	....	....	....	....	....	383
27									
	....	3	....	....	204	....	....	....	-655
	....	6	....	....	....	3	....	....	6,812
	....	404	....	....	....	6	....	....	3,194
	-101	....	....	....	....	....	....	....	787
	-101	413	....	....	204	9	....	....	10,138
	....	....	....	....	200	....	....	33	1,594
28									
	....	....	....	....	....	....	....	....	9,587
	....	....	....	....	....	....	138	....	905
	....	....	....	....	....	....	138	....	10,492
	....	....	....	....	....	....	....	....	6,482
29									
	....	....	....	-8	....	....	....	....	2,200
	....	....	....	-8	....	....	....	....	2,200

(1) DIFFERE DE L'INSCRIPTION FIGURANT AU TABLEAU XIII DU VOLUME DE 1981, DES CORRECTIONS AYANT ETE APPORTEES APRES LA PUBLICATION DU VOLUME.
(2) Y INCLUS LES VARIATIONS DE LA VALEUR DES FILIALES ET LE BENEFICE DES OPERATIONS D'ASSURANCE.
(3) POUR CE QUI EST DES DEUX COMPAGNIES SUIVANTES, LE FONDS DES ACTIONNAIRES DESIGNE - LE FONDS DE RESERVE SOUSCRIT PAR LES CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); ET LE FONDS DE GARANTIE ASSURANCE-VIE (LA COMPAGNIE MUTUELLE D'ASSURANCE-VIE ATLANTIQUE).

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XIII - RECONCILIATION OF FUNDS

NO. - NO.	COMPANY - COMPAGNIE	FUNDS DEC. 31, 1981 - FONDS 31 DEC. 1981 (1)	NET INCOME - BENEFICE NET	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DE LA PROVISION ACTUARIELLE	NET INCREASE IN AMOUNTS ON DEPOSIT - AUGMENTATION NETTE DES MONTANTS EN DEPOTS	INCREASE IN PROVISION FOR DIVIDENDS - AUGMENTATION DE LA PROVISION POUR PARTICIPATIONS	INCREASE IN PROVISION FOR EXPERIENCE RATING REFUNDS - AUGMENTATION DE LA PROVISION POUR RISTOURNES	NET NON-AMORTIZABLE GAINS/LOSSES - GAINS/PERTES NETS NON AMORTISSABLES
		$	$	$	$	$	$	$
30	GREAT-WEST LIFE							
	PAR.-PART	1,339,590	15,090	-47,247	1,748	-1,033	...	3,348
	NON-PAR.-SANS PART	2,798,783	35,951	601,950	1,810	...	-509	13,504
	S/H FUND-FONDS DES ACTIONNAIRES	2,000	205	...	...	...	...	...
	SEGREGATED FUNDS-FONDS DISTINCTS	802,433	...	...	...	...	...	...
	TOTAL	4,942,806	51,246	554,703	3,558	-1,033	-509	16,852
	A + S FUNDS-FONDS A + M	335,953	-3,661	21,014	11,191	...	-58	...
31	IMPERIAL LIFE							
	PAR.-PART	581,608	7,090	30,819	2,053	2,892	...	-2
	NON-PAR.-SANS PART	518,544	2,037	88,664	3,321	...	-7,319	-36
	S/H FUND-FONDS DES ACTIONNAIRES	25,924	2,788	...	...	...	...	...
	OTHER FUNDS-AUTRES FONDS	25,565	...	...	...	...	...	...
	SEGREGATED FUNDS-FONDS DISTINCTS	354,342	217	...	...	...	...	...
	TOTAL	1,505,983	12,132	119,483	5,374	2,892	-7,319	-38
	A + S FUNDS-FONDS A + M	29,058	-2,288	1,667	-290	...	57	...
32	INA LIFE OF CANADA							
	NON-PAR.-SANS PART	234	89	8	...	...	...	...
	S/H FUND-FONDS DES ACTIONNAIRES	798	31	...	...	...	...	...
	TOTAL	1,032	120	8	...	...	...	...
	A + S FUNDS-FONDS A + M	2,053	281	467	...	...	...	...
33	LAURIER LIFE							
	NON-PAR.-SANS PART	3,143	-338	15	...	...	...	...
	S/H FUND-FONDS DES ACTIONNAIRES	1,505	...	...	...	...	...	...
	TOTAL	4,648	-338	15	...	...	...	...
	A + S FUNDS-FONDS A + M	905	-236	100	...	...	-48	...
34	LONDON LIFE							
	PAR.-PART	2,639,713	19,103	57,751	37,089	23,327	...	7
	NON-PAR.-SANS PART	869,622	20,077	139,559	714	...	-247	3
	S/H FUND-FONDS DES ACTIONNAIRES	1,738	92	...	...	...	...	...
	OTHER FUNDS-AUTRES FONDS	304,879	-36	...	78	...	...	1
	SEGREGATED FUNDS-FONDS DISTINCTS	120,524	...	...	...	...	...	...
	TOTAL	3,936,476	39,236	197,310	37,881	23,327	-247	11
	A + S FUNDS-FONDS A + M	144,915	-1,231	24,102	1,520	...	-419	...
35	MANUFACTURERS LIFE							
	PAR.-PART	2,672,442	54,651	118,704	10,598	7,736	...	538
	NON-PAR.-SANS PART	3,462,747	6,789	617,467	2,323	...	704	983
	OTHER FUNDS-AUTRES FONDS	83,278	-26	...	...	...	...	26
	SEGREGATED FUNDS-FONDS DISTINCTS	455,490	1,189	...	...	...	...	...
	TOTAL	6,673,957	62,603	736,171	12,921	7,736	704	1,547
	A + S FUNDS-FONDS A + M	40,126	2,230	177	1	-9	...	...
36	MARITIME LIFE							
	PAR.-PART	26,911	1,994	-269	70	-74	...	-34
	NON-PAR.-SANS PART	646,510	-13,005	142,956	...	...	-431	-1,113
	S/H FUND-FONDS DES ACTIONNAIRES	64,542	13,103	...	...	...	...	-198
	OTHER FUNDS-AUTRES FONDS	456	...	...	...	...	...	...
	SEGREGATED FUNDS-FONDS DISTINCTS	44,809	...	...	...	...	...	...
	TOTAL	783,028	2,092	142,687	70	-74	-431	-1,345
	A + S FUNDS-FONDS A + M	28,966	577	3,986	...	...	-1,561	...
37	MONARCH LIFE							
	PAR.-PART	183,216	4,417	-4,517	1,119	570	...	...
	NON-PAR.-SANS PART	253,572	4,137	32,102	70	...	...	...
	S/H FUND-FONDS DES ACTIONNAIRES	2,178	621	...	...	...	...	...
	OTHER FUNDS-AUTRES FONDS	13,561	...	...	...	...	...	...
	SEGREGATED FUNDS-FONDS DISTINCTS	20,293	...	...	...	...	...	...
	TOTAL	472,820	9,175	27,585	1,189	570	...	...
	A + S FUNDS-FONDS A + M	584	-237	11	...	...	...	...
38	MONTREAL LIFE							
	PAR.-PART	41,916	-1,286	-1,027	144	-450	10	...
	NON-PAR.-SANS PART	116,653	-5,094	10,264	16	...	...	...
	S/H FUND-FONDS DES ACTIONNAIRES	5,521	550	...	...	...	...	...
	SEGREGATED FUNDS-FONDS DISTINCTS	31,060	...	...	...	...	...	...
	TOTAL	195,150	-5,830	9,237	160	-450	10	...
	A + S FUNDS-FONDS A + M	1,116	91	75	...	...	...	...

(1) DIFFERS FROM TABLE XIII DATA IN 1981 VOLUME BECAUSE OF REVISIONS MADE AFTER THE VOLUME WENT TO PRESS.
(2) INCLUDES CHANGES IN VALUE OF SUBSIDIARY SHARES AND INCOME FROM ANCILLIARY BUSINESS OPERATIONS.
(3) FOR THE FOLLOWING TWO COMPANIES, SHAREHOLDERS' FUND REFERS TO - RESERVE FUND SUBSCRIBED BY CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); LIFE BRANCH GUARANTEE FUND (ATLANTIC MUTUAL LIFE).

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XIII - CONCILIATION DES FONDS

NO. - NO.	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	TRANSFER OF SURPLUS FROM OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	CURRENCY ADJUSTMENT OF FUNDS - REDRESSEMENT DES FONDS EN DEVISES ETRANGERES	OTHER INCREASES - AUTRES AUGMENTATIONS (2)	TRANSFER OF SURPLUS TO SHAREHOLDERS FUNDS - VIREMENTS D'EXCEDENT AUX FONDS DES ACTIONNAIRES	TRANSFER OF SURPLUS TO OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	DIVIDENDS TO SHAREHOLDERS - DIVIDENDES AUX ACTIONNAIRES	OTHER DECREASES - AUTRES DIMINUTIONS	FUNDS DEC. 31, 1982 - CAISSE 31 DEC. 1982 (3)
	$	$	$	$	$	$	$	$	$
30									
	....	....	83,238	-2,248	1,452	....	....	731	1,390,303
	....	....	207,560	-10,393	8,434	....	....	2,340	3,637,822
	....	19,795	....	....	....	....	20,000	....	2,000
	157,099	....	....	....	....	....	....	....	960,132
	157,099	19,795	290,798	-12,641	9,886	....	20,000	3,071	5,990,257
	....	....	17,093	-2,553	9,9[illegible]	....	....	....	389,041
31									
	....	....	-22,428	-580	1,057	....	....	....	600,415
	....	....	1,742	2,148	933	....	....	....	608,168
	....	1,990	....	-559	....	....	5,148	....	24,995
	....	....	-37	1,068	....	....	....	....	26,594
	124,059	....	-18,421	....	....	....	....	....	460,197
	124,059	1,990	-39,144	2,085	1,990	....	5,148	....	1,720,369
	....	....	-588	4,385	....	....	....	....	32,001
32									
	....	....	....	-2	....	....	....	....	329
	....	....	8	....	....	....	....	....	837
	....	....	8	-2	....	....	....	....	1,186
	....	....	15	-10	....	....	....	....	3,406
33									
	....	....	....	73	299	....	....	....	2,563
	....	299	....	....	200	....	99	....	1,505
	....	299	....	73	499	....	99	....	4,098
	....	200	....	....	....	....	....	....	921
34									
	....	....	....	-1,622	3,773	....	....	....	2,771,595
	....	....	....	12,286	1,950	....	....	383	1,039,681
	....	5,723	....	-21	....	....	6,500	....	1,032
	....	....	....	31,522	....	....	....	....	336,444
	16,825	....	....	....	....	....	....	....	137,349
	16,825	5,723	....	42,165	5,723	....	6,500	383	4,286,101
	....	....	....	-454	....	....	....	....	168,433
35									
	....	....	-3,000	2,486	....	....	....	....	2,884,155
	....	....	-5,773	5,192	....	....	....	3,863	4,086,588
	....	....	-195	11,901	....	....	....	....	94,984
	172,962	....	....	384	....	....	....	....	830,025
	172,962	....	-8,968	19,963	....	....	....	3,863	7,675,733
	....	....	....	94	....	....	....	....	42,579
36									
	....	....	....	24	83	....	....	....	26,539
	....	....	....	-229	....	....	....	....	774,888
	....	83	....	....	....	....	....	....	77,530
	....	....	....	56	....	....	....	....	512
	7,689	....	....	....	....	....	....	....	52,278
	7,689	83	....	-149	83	....	....	....	933,547
	....	....	....	....	....	....	....	....	32,968
37									
	....	....	....	....	598	....	....	....	184,207
	....	....	....	....	1,000	....	....	....	288,881
	....	1,598	....	....	....	500	2,283	....	1,614
	....	....	....	1,857	....	....	....	....	15,218
	1,231	....	....	....	....	....	....	....	21,524
	1,231	1,598	....	1,857	1,598	500	2,283	....	511,444
	....	500	....	....	....	....	....	....	856
38									
	....	....	....	-57	123	....	....	....	39,127
	....	673	....	-1,436	....	....	....	....	121,076
	....	123	....	4,503	....	673	....	....	10,024
	6,331	....	....	....	....	....	....	....	37,381
	6,331	796	....	3,010	123	673	....	....	207,618
	....	....	....	....	....	....	....	....	1,262

(1) DIFFERE DE L'INSCRIPTION FIGURANT AU TABLEAU XIII DU VOLUME DE 1981, DES CORRECTIONS AYANT ETE APPORTEES APRES LA PUBLICATION DU VOLUME.
(2) Y INCLUS LES VARIATIONS DE LA VALEUR DES FILIALES ET LE BENEFICE DES OPERATIONS D'ASSURANCE.
(3) POUR CE QUI EST DES DEUX COMPAGNIES SUIVANTES, LE FONDS DES ACTIONNAIRES DESIGNE - LE FONDS DE RESERVE SOUSCRIT PAR LES CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); ET LE FONDS DE GARANTIE ASSURANCE-VIE (LA COMPAGNIE MUTUELLE D'ASSURANCE-VIE ATLANTIQUE).

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XIII - RECONCILIATION OF FUNDS

NO. COMPANY - NO. COMPAGNIE	FUNDS DEC. 31, 1981 - FONDS 31 DEC. 1981 (1)	NET INCOME - BENEFICE NET	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DE LA PROVISION ACTUARIELLE	NET INCREASE IN AMOUNTS ON DEPOSIT - AUGMENTATION NETTE DES MONTANTS EN DEPOTS	INCREASE IN PROVISION FOR DIVIDENDS - AUGMENTATION DE LA PROVISION POUR PARTICIPATIONS	INCREASE IN PROVISION FOR EXPERIENCE RATING REFUNDS - AUGMENTATION DE LA PROVISION POUR RISTOURNES	NET NON-AMORTIZABLE GAINS/LOSSES - GAINS/PERTES NETS NON AMORTISSABLES
	$	$	$	$	$	$	$
39 MONY LIFE							
PAR.-PART	-5,904	-1,877	458	125	...	...	...
NON-PAR.-SANS PART	25,099	-3,975	28,129	...	...	...	...
S/H FUND-FONDS DES ACTIONNAIRES.	31,980	3,289	...	...	...	...	...
OTHER FUNDS-AUTRES FONDS	1,100	...	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	220	74	...	...	...	...	...
TOTAL	52,495	-2,489	28,587	125	...	...	...
A + S FUNDS-FONDS A + M	178	-26	1	...	1	...	...
40 MUTUAL LIFE OF CANADA							
PAR.-PART	1,789,237	17,869	-17,876	24,094	1,435	...	-2,256
NON-PAR.-SANS PART	1,568,802	16,117	326,047	1,543	...	-152	-3,031
SEGREGATED FUNDS-FONDS DISTINCTS	336,744	535	...	...	...	...	...
TOTAL	3,694,783	34,521	308,171	25,637	1,435	-152	-5,287
A + S FUNDS-FONDS A + M	131,652	3,640	28,674	2,703	582	...	...
41 NATIONAL LIFE OF CANADA							
PAR.-PART	310,004	4,854	6,126	16,147	1,731	...	35
NON-PAR.-SANS PART	256,414	-537	22,263	29	...	-2,441	30
S/H FUND-FONDS DES ACTIONNAIRES.	1,201	131	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	177,736	55	...	...	...	...	...
TOTAL	745,355	4,503	28,389	16,176	1,731	-2,441	65
A + S FUNDS-FONDS A + M	39,124	-602	4,508	12	...	2,630	...
42 LA NATIONALE							
NON-PAR.-SANS PART	3,924	304	29	...	-54	...	...
S/H FUND-FONDS DES ACTIONNAIRES.	...	...	...	...	...	...	...
TOTAL	3,924	304	29	...	-54	...	...
43 NORTH AMERICAN LIFE							
PAR.-PART	729,540	-5,578	14,660	2,499	1,801	...	4,134
NON-PAR.-SANS PART	759,875	8,073	102,283	-1,594	...	727	1,842
OTHER FUNDS-AUTRES FONDS	1,179	...	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	323,064	26	...	...	...	...	...
TOTAL	1,813,658	2,521	116,943	905	1,801	727	5,976
A + S FUNDS-FONDS A + M	37,735	-1,866	13,258	-155	25	287	...
44 NORTH WEST LIFE							
PAR.-PART	11,637	426	-455	9	...	...	-7
NON-PAR.-SANS PART	146,817	-231	29,406	-23	...	-36	-98
S/H FUND-FONDS DES ACTIONNAIRES.	1,671	311	...	...	...	...	-1
SEGREGATED FUNDS-FONDS DISTINCTS	1,264	79	...	...	...	...	...
TOTAL	161,389	585	28,951	-14	...	-36	-106
A + S FUNDS-FONDS A + M	3,369	114	580	...	...	-123	...
45 NORTHERN LIFE							
PAR.-PART	102,113	-127	-1,261	369	-208	...	...
NON-PAR.-SANS PART	71,468	481	10,187	27	...	35	...
S/H FUND-FONDS DES ACTIONNAIRES.	3,546	338	...	...	...	...	...
OTHER FUNDS-AUTRES FONDS	3,755	...	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	1,401	...	...	...	...	...	...
TOTAL	182,283	692	8,926	396	-208	35	...
A + S FUNDS-FONDS A + M	3,583	-71	-34	...	...	-12	...
46 OCCIDENTAL LIFE							
PAR.-PART	349	-578	205	16	...	...	...
NON-PAR.-SANS PART	31,751	-3,030	3,463	...	...	...	...
S/H FUND-FONDS DES ACTIONNAIRES.	5,550	...	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	6,018	-67	...	...	...	...	...
TOTAL	43,668	-3,675	3,668	16	...	...	...
47 PIONEER LIFE							
PAR.-PART	30,490	-217	2,167	341	202	...	...
NON-PAR.-SANS PART	4,750	27	2,481	33	...	...	...
S/H FUND-FONDS DES ACTIONNAIRES.	5,943	611	...	...	...	...	...
TOTAL	41,183	421	4,648	374	202	...	...
48 PITTS LIFE							
NON-PAR.-SANS PART	1,113	-271	135	...	...	-62	...
S/H FUND-FONDS DES ACTIONNAIRES.	760	23	...	...	...	...	...
OTHER FUNDS-AUTRES FONDS	19	1	...	...	...	...	...
TOTAL	1,892	-247	135	...	...	-62	...
A + S FUNDS-FONDS A + M	3,801	232	-472	...	...	340	...

(1) DIFFERS FROM TABLE XIII DATA IN 1981 VOLUME BECAUSE OF REVISIONS MADE AFTER THE VOLUME WENT TO PRESS.
(2) INCLUDES CHANGES IN VALUE OF SUBSIDIARY SHARES AND INCOME FROM ANCILLIARY BUSINESS OPERATIONS.
(3) FOR THE FOLLOWING TWO COMPANIES, SHAREHOLDERS' FUND REFERS TO - RESERVE FUND SUBSCRIBED BY CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); LIFE BRANCH GUARANTEE FUND (ATLANTIC MUTUAL LIFE).

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XIII - CONCILIATION DES FONDS

NO. - NO.	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	TRANSFER OF SURPLUS FROM OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	CURRENCY ADJUSTMENT OF FUNDS - REDRESSEMENT DES FONDS EN DEVISES ETRANGERES	OTHER INCREASES - AUTRES AUGMENTATIONS (2)	TRANSFER OF SURPLUS TO SHAREHOLDERS FUNDS - VIREMENTS D'EXCEDENT AUX FONDS DES ACTIONNAIRES	TRANSFER OF SURPLUS TO OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	DIVIDENDS TO SHAREHOLDERS - DIVIDENDES AUX ACTIONNAIRES	OTHER DECREASES - AUTRES DIMINUTIONS	FUNDS DEC. 31, 1982 - CAISSE 31 DEC. 1982 (3)
	$	$	$	$	$	$	$	$	$
39									
	...	...	...	2	38	...	...	...	-7,234
	...	...	...	...	...	...	...	...	49,253
	...	38	...	10,000	...	21	...	1	45,285
	...	...	...	52	...	...	...	...	1,152
	-5	...	...	...	...	...	...	...	289
	-5	38	...	10,054	38	21	...	1	88,745
	...	21	...	...	...	...	...	...	175
40									
	...	...	...	28	...	...	...	...	1,812,531
	...	...	...	-263	...	...	...	...	1,909,053
	157,213	...	...	302	...	...	...	...	494,794
	157,213	...	...	67	...	...	...	...	4,216,378
	...	...	...	69	...	...	...	...	167,300
41									
	...	...	-2,869	-876	1,113	...	...	...	334,039
	...	1,319	-132	358	...	...	...	...	277,303
	...	1,113	...	...	...	1,319	...	...	1,126
	-48,827	...	...	...	...	...	...	...	128,984
	-48,827	2,432	-3,001	-518	1,113	1,319	...	...	741,432
	...	...	...	3	...	...	...	...	45,875
42									
	...	...	14	100	150	...	...	...	4,167
	...	150	...	...	...	...	150	...	...
	...	150	14	100	150	...	150	...	4,167
43									
	...	...	26,897	51	...	...	...	...	774,004
	...	...	2,749	86	...	...	...	...	874,941
	...	...	31	184	...	...	...	...	1,384
	14,728	...	676	...	...	...	...	...	338,484
	14,728	...	30,353	321	...	...	...	...	1,987,833
	...	...	1,171	...	...	...	...	...	50,455
44									
	...	...	...	1	18	...	...	...	11,583
	...	...	...	1	...	...	...	...	175,836
	...	18	...	2,502	...	...	507	...	3,994
	159	...	...	...	...	...	...	...	1,502
	159	18	...	2,504	18	...	507	...	192,925
	...	...	...	...	...	...	...	...	3,940
45									
	...	1,142	...	-1,856	304	...	...	...	99,888
	...	636	...	-1,486	...	...	...	...	81,338
	...	336	...	-72	...	...	400	...	3,748
	...	...	...	...	32	1,778	...	...	1,945
	-146	...	...	...	...	...	...	...	1,255
	-146	2,114	...	-3,424	336	1,778	400	...	188,154
	...	...	...	...	...	...	...	...	3,488
46									
	...	...	...	...	...	...	...	...	-8
	...	...	...	-2	...	...	...	...	32,182
	...	500	...	4,300	...	...	...	...	10,350
	-376	...	...	...	500	...	...	...	5,075
	-376	500	...	4,298	500	...	...	...	47,509
47									
	...	...	...	-350	435	...	...	...	32,188
	...	...	...	-3	...	...	...	...	7,288
	...	435	...	-65	...	...	430	-17	6,511
	...	435	...	-418	435	...	430	-17	45,987
48									
	...	22	...	...	...	...	...	...	937
	...	...	...	...	...	23	...	...	780
	...	1	...	...	...	...	...	...	21
	...	23	...	...	...	23	...	...	1,718
	...	31	...	1	...	31	...	...	3,702

(1) DIFFERE DE L'INSCRIPTION FIGURANT AU TABLEAU XIII DU VOLUME DE 1981, DES CORRECTIONS AYANT ETE APPORTEES APRES LA PUBLICATION DU VOLUME.
(2) Y INCLUS LES VARIATIONS DE LA VALEUR DES FILIALES ET LE BENEFICE DES OPERATIONS D'ASSURANCE.
(3) POUR CE QUI EST DES DEUX COMPAGNIES SUIVANTES, LE FONDS DES ACTIONNAIRES DESIGNE - LE FONDS DE RESERVE SOUSCRIT PAR LES CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); ET LE FONDS DE GARANTIE ASSURANCE-VIE (LA COMPAGNIE MUTUELLE D'ASSURANCE-VIE ATLANTIQUE).

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XIII - RECONCILIATION OF FUNDS

NO. COMPANY - NO. COMPAGNIE	FUNDS DEC. 31, 1981 - FONDS 31 DEC. 1981 (1)	NET INCOME - BENEFICE NET	NORMAL INCREASE IN ACTUARIAL RESERVE - AUGMENTATION NORMALE DE LA PROVISION ACTUARIELLE	NET INCREASE IN AMOUNTS ON DEPOSIT - AUGMENTATION NETTE DES MONTANTS EN DEPOTS	INCREASE IN PROVISION FOR DIVIDENDS - AUGMENTATION DE LA PROVISION POUR PARTICIPATIONS	INCREASE IN PROVISION FOR EXPERIENCE RATING REFUNDS - AUGMENTATION DE LA PROVISION POUR RISTOURNES	NET NON-AMORTIZABLE GAINS/LOSSES - GAINS/PERTES NETS NON AMORTISSABLES
	$	$	$	$	$	$	$
49 PRINCIPAL LIFE							
S/H FUND-FONDS DES ACTIONNAIRES.	1,359	107	...	...	...	...	...
OTHER FUNDS-AUTRES FONDS........	14	...	...	...	...	...	...
TOTAL...........................	1,373	107	...	...	...	...	...
50 RELIABLE LIFE							
PAR.-PART.......................	3,509	-8	-47	32	...	...	...
NON-PAR.-SANS PART..............	3,549	151	193	-2	-315	-20	...
S/H FUND-FONDS DES ACTIONNAIRES.	2,500	217	...	...	...	...	...
OTHER FUNDS-AUTRES FONDS........	405	...	...	...	...	...	...
TOTAL...........................	10,283	360	146	30	-315	-20	...
A + S FUNDS-FONDS A + M.........	3,557	26	754	...	...	...	...
51 SOVEREIGN LIFE							
PAR.-PART.......................	56,845	1,309	-944	169	-97	...	-33
NON-PAR.-SANS PART..............	31,061	-472	-240	51	...	...	-21
S/H FUND-FONDS DES ACTIONNAIRES.	307	32	...	...	...	...	...
OTHER FUNDS-AUTRES FONDS........	4,919	...	...	...	...	...	...
TOTAL...........................	93,132	869	-1,184	220	-97	...	-54
52 SUN LIFE							
PAR.-PART.......................	5,036,674	84,123	74,241	30,075	20,260	...	-3,538
NON-PAR.-SANS PART..............	1,817,882	-70,448	487,565	3,076	...	6,888	-153
OTHER FUNDS-AUTRES FONDS........	49,573	4	...	...	...	...	-4
SEGREGATED FUNDS-FONDS DISTINCTS	1,133,573	...	...	...	...	...	...
TOTAL...........................	8,037,682	13,679	561,806	33,151	20,260	6,888	-3,695
A + S FUNDS-FONDS A + M.........	322,503	-20,325	78,004	316	-1	-11,810	...
53 TORONTO MUTUAL LIFE							
PAR.-PART.......................	34,026	629	50	85	78	...	...
NON-PAR.-SANS PART..............	6,277	171	1,499	...	...	...	...
OTHER FUNDS-AUTRES FONDS........	1,020	...	...	...	...	...	...
TOTAL...........................	41,323	800	1,549	85	78	...	...
A + S FUNDS-FONDS A + M.........	...	...	...	...	...	...	...
54 TRAVELERS LIFE OF CANADA							
NON-PAR.-SANS PART..............	111,881	-1,587	26,033	-2	...	8	...
S/H FUND-FONDS DES ACTIONNAIRES.	15,969	1,582	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	13,840	...	...	...	...	...	...
TOTAL...........................	141,690	-5	26,033	-2	...	8	...
A + S FUNDS-FONDS A + M.........	19,627	-2,298	6,545	...	...	100	...
55 WAWANESA MUTUAL LIFE							
PAR.-PART.......................	38,325	1,305	-3,987	217	-171	...	...
NON-PAR.-SANS PART..............	7,939	-947	9,252	...	...	-30	...
S/H FUND-FONDS DES ACTIONNAIRES.	4,436	547	...	...	...	...	...
OTHER FUNDS-AUTRES FONDS........	637	...	...	...	...	...	...
TOTAL...........................	51,337	905	5,265	217	-171	-30	...
A + S FUNDS-FONDS A + M.........	112	-40	16	...	...	-19	...
56 WESTERN LIFE							
PAR.-PART.......................	6,063	115	-252	-15	2	...	...
NON-PAR.-SANS PART..............	3,138	-531	69	-5	...	...	...
S/H FUND-FONDS DES ACTIONNAIRES.	4,899	461	...	...	...	...	...
OTHER FUNDS-AUTRES FONDS........	362	...	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	444	15	...	...	...	...	...
TOTAL...........................	14,906	60	-183	-20	2	...	...
A + S FUNDS-FONDS A + M.........	399	57	-12	...	...	...	...
57 ZURICH LIFE							
PAR.-PART.......................	57,420	2,344	-6,964	-8	-178	...	...
NON-PAR.-SANS PART..............	66,836	-1,852	15,431	-237	...	30	...
S/H FUND-FONDS DES ACTIONNAIRES.	937	102	...	...	...	...	...
OTHER FUNDS-AUTRES FONDS........	1,847	...	...	...	...	...	...
SEGREGATED FUNDS-FONDS DISTINCTS	13,151	20	...	...	...	...	...
TOTAL...........................	140,181	614	8,467	-245	-178	30	...
A + S FUNDS-FONDS A + M.........	1,213	68	-72	...	...	14	...
TOTAL, 1982							
PAR.-PART.......................	20,827,104	375,349	320,973	141,130	89,202	2,173	14,657
NON-PAR.-SANS PART..............	19,584,859	-74,988	4,030,785	17,340	-369	8,919	23,571
S/H FUND-FONDS DES ACTIONNAIRES.	260,147	32,979	...	...	...	...	-227
OTHER FUNDS-AUTRES FONDS........	603,937	-42	...	78	...	...	8
SEGREGATED FUNDS-FONDS DISTINCTS	6,216,873	3,786	...	...	...	...	...
TOTAL...........................	47,492,920	336,675	4,351,758	158,548	88,833	11,092	38,009
A + S FUNDS-FONDS A + M.........	2,013,399	-59,405	279,791	17,094	577	-10,797	...

(1) DIFFERS FROM TABLE XIII DATA IN 1981 VOLUME BECAUSE OF REVISIONS MADE AFTER THE VOLUME WENT TO PRESS.
(2) INCLUDES CHANGES IN VALUE OF SUBSIDIARY SHARES AND INCOME FROM ANCILLIARY BUSINESS OPERATIONS.
(3) FOR THE FOLLOWING TWO COMPANIES, SHAREHOLDERS' FUND REFERS TO - RESERVE FUND SUBSCRIBED BY CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); LIFE BRANCH GUARANTEE FUND (ATLANTIC MUTUAL LIFE).

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XIII - CONCILIATION DES FONDS

NO. - NO.	NORMAL INCREASE IN SEGREGATED FUNDS - AUGMENTATION NORMALE DES FONDS DISTINCTS	TRANSFER OF SURPLUS FROM OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	CURRENCY ADJUSTMENT OF FUNDS - REDRESSEMENT DES FONDS EN DEVISES ETRANGERES	OTHER INCREASES - AUTRES AUGMENTATIONS (2)	TRANSFER OF SURPLUS TO SHAREHOLDERS FUNDS - VIREMENTS D'EXCEDENT AUX FONDS DES ACTIONNAIRES	TRANSFER OF SURPLUS TO OTHER FUNDS - VIREMENTS INTER-FONDS D'EXCEDENT	DIVIDENDS TO SHAREHOLDERS - DIVIDENDES AUX ACTIONNAIRES	OTHER DECREASES - AUTRES DIMINUTIONS	FUNDS DEC. 31, 1982 - CAISSE 31 DEC. 1982 (3)
	$	$	$	$	$	$	$	$	$
49									
	....	....	....	....	....	1	....	24	1,441
	....	1	....	....	....	....	....	....	15
	....	1	....	....	....	1	....	24	1,456
50									
	....	....	....	....	....	....	....	....	3,786
	....	....	....	....	183	300	....	....	3,073
	....	183	....	....	....	....	400	....	2,500
	....	....	....	50	....	....	....	....	455
	....	183	....	50	183	300	400	....	9,814
	....	300	....	....	....	....	....	....	4,837
51									
	....	....	....	13	333	....	....	....	56,929
	....	....	....	-13	2,635	....	....	....	27,731
	....	2,968	....	....	....	....	3,000	....	307
	....	....	....	-4,919	....	....	....	....	....
	....	2,968	....	-4,919	2,968	....	3,000	....	84,967
52									
	....	....	-21,389	16,243	....	30,385	....	....	5,206,304
	....	....	787	2,436	....	1,615	....	....	2,246,398
	....	7,000	8	809	....	....	....	....	57,390
	191,363	....	7,089	....	....	....	....	....	1,332,025
	191,363	7,000	-13,505	19,488	....	32,000	....	....	8,842,117
	....	25,000	2,493	-541	....	....	....	....	395,639
53									
	....	....	....	....	....	99	....	....	34,769
	....	....	....	....	....	....	....	....	7,947
	....	....	....	38	....	....	....	....	1,058
	....	....	....	38	....	99	....	....	43,774
	....	99	....	....	....	....	....	....	99
54									
	....	....	....	-10	....	....	....	....	136,323
	....	....	....	....	1,600	....	....	....	15,951
	3,855	....	....	....	....	....	....	....	17,695
	3,855	....	....	-10	1,600	....	....	....	169,969
	....	1,600	....	....	....	....	....	....	25,574
55									
	....	391	....	....	....	28	....	....	36,052
	....	152	....	....	....	11	....	....	16,355
	....	....	....	....	....	547	....	....	4,436
	....	43	....	....	....	....	....	....	680
	....	586	....	....	....	586	....	....	57,523
	....	....	....	....	....	....	....	....	89
56									
	....	....	....	....	11	....	....	-68	5,970
	....	....	....	....	....	....	....	-5	2,696
	....	11	....	....	....	....	....	129	5,242
	....	....	....	51	....	....	....	....	413
	13	....	....	....	....	....	....	....	472
	13	11	....	51	11	....	....	56	14,793
	....	....	....	....	....	....	....	....	444
57									
	....	....	....	....	159	8	....	-144	52,593
	....	....	....	....	179	9	....	146	79,874
	....	338	....	....	....	....	150	....	1,227
	....	17	....	33	....	....	....	....	1,897
	2,857	....	....	....	....	....	....	....	16,028
	2,857	355	....	33	338	17	150	2	151,619
	....	....	....	....	....	....	....	....	1,223
	....	1,827	37,704	12,098	12,775	33,785	....	532	21,755,125
	....	3,765	243,813	39,085	34,543	4,091	....	7,232	23,830,914
	....	58,743	8	20,724	9,276	14,319	55,076	140	293,154
	....	10,849	-576	44,914	75	1,778	....	-1	857,319
	1,122,039	158	-14,547	848	500	....	....	1	7,328,658
	1,122,039	75,342	266,402	117,669	57,199	53,973	55,076	7,904	53,865,165
	....	47,000	23,138	8,312	10,850	430	....	-877	2,308,764

(1) DIFFERE DE L'INSCRIPTION FIGURANT AU TABLEAU XIII DU VOLUME DE 1981, DES CORRECTIONS AYANT ETE APPORTEES APRES LA PUBLICATION DU VOLUME.
(2) Y INCLUS LES VARIATIONS DE LA VALEUR DES FILIALES ET LE BENEFICE DES OPERATIONS D'ASSURANCE.
(3) POUR CE QUI EST DES DEUX COMPAGNIES SUIVANTES, LE FONDS DES ACTIONNAIRES DESIGNE - LE FONDS DE RESERVE SOUSCRIT PAR LES CAISSES POPULAIRES (ASSURANCE-VIE DESJARDINS); ET LE FONDS DE GARANTIE ASSURANCE-VIE (LA COMPAGNIE MUTUELLE D'ASSURANCE-VIE ATLANTIQUE).

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XIV - SUMMARY OF FUNDS AND AMOUNTS OWING

NO. - NO.	COMPANY - COMPAGNIE	LIFE INSURANCE - ASSURANCE-VIE: PARTICIPATING FUND - FONDS AVEC PARTICIPATION: LIABILITIES (UNMATURED) - PASSIF (NON ECHU) (1)	APPROPRIATED SURPLUS - EXCEDENT AFFECTE	UNAPPROPRIATED SURPLUS - EXCEDENT NON AFFECTE	NON-PARTICIPATING FUND - FONDS SANS PARTICIPATION: LIABILITIES (UNMATURED) - PASSIF (NON ECHU) (1)	APPROPRIATED SURPLUS - EXCEDENT AFFECTE	UNAPPROPRIATED SURPLUS - EXCEDENT NON AFFECTE	OTHER RESERVE FUNDS - AUTRES FONDS AYANT DES RESERVES
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	3,178	480	-990	2,166	1,688	...	...
2	ACADIA LIFE	2,334	...	...	11,252	...	87	186
3	ALLIANCE MUTUELLE	293,670	17,695	27,692	54,318	2,305	-557	15,860
4	ALLSTATE LIFE OF CANADA	...	...	...	45,728	7,078	8,918	...
5	ASSUR.-VIE DESJARDINS	191,203	9,079	19,322	79,241	2,438	-3,381	...
6	ATLANTIC MUTUAL LIFE	528	30	183	346	15	...	...
7	CANADA LIFE	1,178,664	223,476	168,080	1,673,466	1,916	1,433	74,589
8	CANADIAN GENERAL LIFE	...	...	...	8,999	2,911	-469	...
9	CANADIAN REASSURANCE	...	...	...	40,017	3,995	8,472	...
10	CHRYSLER LIFE	...	...	...	348	59	528	...
11	CITADEL LIFE	40,932	1,675	-3,463	34,554	4,944	3,412	3,519
12	COLONIA LIFE	3,223	163	-430	41,188	2,158	-4,843	674
13	COMMERCIAL LIFE	6,675	157	1,033	45,612	2,322	3,005	...
14	LA SAUVEGARDE	63,533	7,560	8,175	169,505	8,662	6,085	...
15	CONFEDERATION LIFE	962,167	142,543	212,040	1,177,814	51,522	-80,137	...
16	LES COOPERANTS	205,845	11,503	52,847	124,071	3,798	-26,274	7,156
17	CO-OPERATORS LIFE	172,234	18,953	15,432	52,114	287	472	...
18	CROWN LIFE	662,498	41,761	106,467	1,539,688	182,056	14,599	1,428
19	CUMIS LIFE	45,894	1,090	-3,368	...	...	...	...
20	DOMINION LIFE	210,974	6,518	54,379	764,747	33,861	43,175	955
21	DOMINION OF CANADA GENERAL	...	...	...	70,185	3,592	9,284	12,029
22	EATON BAY LIFE	6,403	294	1,604	188,414	10,106	5,285	...
23	EQUITABLE LIFE OF CANADA	79,724	4,756	5,235	159,019	14,593	8,618	...
24	EXCELSIOR LIFE	86,389	6,532	22,048	467,102	27,030	21,294	...
25	FAMILY LIFE	5,202	66	-139	73,406	2,757	20,888	...
26	FIDELITY LIFE	17,908	2,105	2,284	86,364	2,694	-1,432	748
27	FINANCIAL LIFE	1,077	475	-2,207	4,692	1,304	816	...
28	GLACIER NATIONAL LIFE	...	...	...	8,003	398	1,186	...
29	GREAT LAKES REINSURANCE	...	...	...	71	54	2,075	...
30	GREAT-WEST LIFE	1,149,343	54,383	186,577	3,340,487	116,829	180,506	...
31	IMPERIAL LIFE	501,861	26,186	72,368	574,449	18,667	15,052	26,594
32	INA LIFE OF CANADA	...	...	...	88	91	150	...
33	LAURIER LIFE	...	...	...	1,707	637	249	...
34	LONDON LIFE	2,434,881	49,738	286,976	889,092	20,652	129,937	336,444
35	MANUFACTURERS LIFE	2,302,716	287,883	273,556	3,855,588	134,913	96,068	94,984
36	MARITIME LIFE	18,764	3,473	6,302	801,234	22,451	-48,997	512
37	MONARCH LIFE	149,205	14,249	20,753	256,320	11,327	21,234	15,218
38	MONTREAL LIFE	41,797	1,435	-4,105	109,803	10,733	540	...
39	MONY LIFE	8,852	625	-16,711	62,219	3,837	-10,803	1,152
40	MUTUAL LIFE OF CANADA	1,403,831	181,981	166,719	1,802,926	57,769	48,358	...
41	NATIONAL LIFE OF CANADA	324,357	867	8,815	216,433	21,353	39,517	...
42	LA NATIONALE	...	...	...	1,884	212	2,071	...
43	NORTH AMERICAN LIFE	853,226	36,549	84,229	815,887	17,597	40,557	1,394
44	NORTH WEST LIFE	10,315	242	1,036	172,372	4,034	-570	...
45	NORTHERN LIFE	96,359	1,341	2,168	71,654	932	8,752	1,945
46	OCCIDENTAL LIFE	891	...	-899	38,241	1,025	-7,084	...
47	PIONEER LIFE	29,128	3,637	-567	5,425	4,239	-2,376	...
48	PITTS LIFE	...	...	...	715	141	81	21
49	PRINCIPAL LIFE	...	...	...	...	...	...	15
50	RELIABLE LIFE	3,188	...	598	2,537	128	408	455
51	SOVEREIGN LIFE	49,308	3,080	4,541	23,907	2,847	977	...
52	SUN LIFE	4,093,547	429,131	683,828	2,062,370	190,683	-6,885	57,390
53	TORONTO MUTUAL LIFE	28,201	1,025	5,543	9,561	137	-1,751	1,058
54	TRAVELERS LIFE OF CANADA	...	...	...	144,922	5,440	-14,038	...
55	WAWANESA MUTUAL LIFE	33,454	...	2,598	17,080	...	-725	680
56	WESTERN LIFE	5,190	554	226	4,820	467	-2,591	413
57	ZURICH LIFE	40,860	2,783	8,950	74,585	3,842	1,647	1,897
	TOTAL, 1982	17,679,820	1,506,073	3,479,333	22,278,736	1,035,330	526,842	887,310
	TOTAL, 1981	16,887,163	1,430,602	2,348,882	17,884,131	828,845	707,940	664,646

(1) ACTUARIAL RESERVE, AMOUNTS ON DEPOSIT, PROVISION FOR DIVIDENDS AND ACCRUED PROFITS TO POLICYHOLDERS AND PROVISION FOR EXPERIENCE RATING REFUNDS.

TABLEAU XIV - SOMMAIRE DES FONDS ET DES SOMMES DUES

NO. - NO.	SEGREGATED FUNDS - FONDS DISTINCTS	ACCIDENT AND SICKNESS FUND - FONDS ACCIDENT ET MALADIE: LIABILITIES (UNMATURED) - PASSIF (NON ECHU) (1)	APPROPRIATED SURPLUS - EXCEDENT AFFECTE	UNAPPROPRIATED SURPLUS - EXCEDENT NON AFFECTE	SHAREHOLDERS FUNDS - FONDS DES ACTIONNAIRES: CAPITAL STOCK - CAPITAL-ACTIONS	UNAPPROPRIATED SURPLUS - EXCEDENT NON AFFECTE	TOTAL FUNDS - TOTAL DES FONDS	AMOUNTS OWING - SOMMES DUES	TOTAL ASSETS - TOTAL DE L'ACTIF
	$	$	$	$	$	$	$	$	$
1	11,130	240	37	64	1,500	5,411	24.904	2,927	27,831
2	6,862	...	...	...	500	1,240	22,451	246	22,707
3	26,388	16,552	3,500	2,233	...	...	459,656	12,320	471,976
4	...	1,238	60	1,161	500	3,804	68,487	7,958	76,445
5	205,094	43,161	2,230	325	575	...	549,287	40,922	590,209
6	...	597	74	168	1,000	...	2,941	741	3,682
7	771,150	137,891	754	9,960	...	...	4,241,379	127,522	4,368,901
8	3,796	24,482	1,156	-417	1,234	5,224	46,916	3,724	50,640
9	534	29,062	1,455	6,792	1,000	2,220	93,547	128,630	222,177
10	...	43	140	365	1,500	1,532	4,515	271	4,786
11	1,206	2,968	761	-9,537	3,500	12,009	96,480	7,181	103,661
12	...	...	...	...	1,510	6,227	49,870	2,004	51,874
13	1,309	39	...	195	3,000	1,089	64,436	1,986	66,422
14	75,512	27,513	3,087	-758	238	1,429	370,541	11,414	381,955
15	1,078,313	285,626	7,800	14,512	...	...	3,852,200	302,657	4,154,857
16	9,612	6,523	606	1,270	...	...	396,957	14,346	411,303
17	25,186	...	...	...	1,000	...	285,678	17,007	302,685
18	86,037	124,204	32,150	7,967	2,000	2,418	2,803,273	359,871	3,163,144
19	...	7,457	734	-4,103	2,005	9,466	59,175	4,550	63,725
20	24,178	18,716	3,052	4,997	1,000	1,213	1,167,765	42,785	1,210,550
21	1,236	3,723	...	51	...	...	100,100	3,480	103,580
22	12,968	6,585	...	98	250	877	232,884	7,919	240,803
23	12,689	4,100	652	212	...	...	289,598	5,626	295,224
24	309,904	80,746	3,797	780	250	6,935	1,032,807	140,232	1,173,039
25	28,126	...	...	...	2,120	2,848	135,074	2,654	137,728
26	1,150	325	14	24	1,000	3,648	116,832	2,159	118,991
27	787	70	250	1,214	1,000	2,254	11,732	779	12,511
28	...	358	241	5,863	500	405	16,954	1,554	18,508
29	...	...	...	...	...	...	2,200	84	2,284
30	960,132	247,340	74,893	46,808	2,000	...	6,359,298	318,281	6,677,579
31	480,197	30,560	1,215	226	24,935	60	1,752,370	49,349	1,801,719
32	...	1,455	27	127	1,501	1,133	4,572	3,052	7,624
33	...	590	142	-1,361	1,502	1,553	5,019	1,748	6,767
34	137,349	152,610	7,522	8,301	1,000	32	4,454,534	164,775	4,619,309
35	630,025	9,380	825	32,374	...	...	7,718,312	148,876	7,867,188
36	52,278	29,048	798	3,124	946	76,584	966,515	62,328	1,028,843
37	21,524	280	8	570	1,040	574	512,302	5,444	517,746
38	37,391	520	...	782	1,667	8,357	208,900	4,941	213,841
39	289	160	15	...	1,000	44,285	88,920	1,910	90,830
40	494,794	147,752	1,169	18,379	...	...	4,383,678	74,216	4,457,894
41	128,964	39,673	2,693	3,309	1,000	126	787,107	26,293	813,400
42	...	...	...	...	...	...	4,167	5,827	9,994
43	338,494	49,548	210	697	...	...	2,038,388	52,579	2,090,967
44	1,502	3,411	78	451	3,267	727	196,865	4,877	201,742
45	1,255	3,181	35	250	1,000	2,748	191,620	5,782	197,402
46	5,075	...	...	...	1,500	8,850	47,599	10,878	58,477
47	...	...	...	...	1,000	5,511	45,997	1,748	47,745
48	...	2,860	126	340	878	158	5,420	1,116	6,536
49	...	...	...	...	500	941	1,456	83	1,539
50	...	2,999	50	1,588	2,500	...	14,451	5,756	20,207
51	...	...	...	...	212	95	84,967	12,278	97,245
52	1,332,025	369,449	18,627	7,563	...	...	9,237,756	225,924	9,463,680
53	...	...	...	99	...	...	43,873	953	44,826
54	17,895	22,574	1,584	-10,978	1,000	27,345	195,543	18,991	214,534
55	...	16	15	-26	4,500	...	57,582	744	58,336
56	472	29	7	-92	707	5,035	15,237	475	15,712
57	16,028	712	32	359	200	1,027	152,842	5,890	158,732
	7,328,886	1,836,468	172,738	156,398	81,637	255,380	56,173,840	2,468,853	58,642,812
	6,211,048	1,828,361	250,500	103,038	78,786	211,833	48,473,858	2,338,518	51,081,376

(1) PROVISION ACTUARIELLE, SOMMES EN DEPOT, PROVISION POUR PARTICIPATIONS ET PROVISION POUR RISTOURNES.

TABLE XV - RESERVES REQUIRED BY THE DEPARTMENT AND OTHER RESERVES

LIFE INSURANCE - ASSURANCE-VIE

NO. - NO.	COMPANY - COMPAGNIE	REQUIRED RESERVES - RESERVES REQUISES: INVESTMENT VALUATION AND CURRENCY RESERVE - RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS ET DU CHANGE	REQUIRED RESERVES - RESERVES REQUISES: CASH VALUE DEFICIENCY AND NEGATIVE RESERVE - RESERVE POUR INSUFFISANCE DE LA VALEUR DE RACHAT ET POUR RESERVES NEGATIVES	OTHER - AUTRE	RESERVES REQUIRED BY FOREIGN JURISDICTIONS - RESERVES REQUISES PAR LES JURIDICTIONS ETRANGERES	ADDITIONAL RESERVES - RESERVES ADDITIONNELLES	TOTAL RESERVES -LIFE - TOTAL DES RESERVES - VIE
		$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	268	1,630	270	....	....	2,168
2	ACADIA LIFE	186	....	....	....	....	186
3	ALLIANCE MUTUELLE	5,252	7,421	1,105	....	6,222	20,000
4	ALLSTATE LIFE OF CANADA	1,108	5,413	557	....	....	7,078
5	ASSUR.-VIE DESJARDINS	3,996	297	1,837	....	5,387	11,517
6	ATLANTIC MUTUAL LIFE	30	....	15	....	....	45
7	CANADA LIFE	35,970	44,391	12,156	50,734	153,514	296,765
8	CANADIAN GENERAL LIFE	102	642	2,167	....	....	2,911
9	CANADIAN REASSURANCE	....	1,624	138	1,659	574	3,995
10	CHRYSLER LIFE	59	....	....	....	....	59
11	CITADEL LIFE	1,105	3,035	2,479	....	....	6,619
12	COLONIA LIFE	674	1,605	716	....	....	2,995
13	COMMERCIAL LIFE	759	....	445	....	1,275	2,479
14	LA SAUVEGARDE	2,183	6,319	2,875	....	4,845	16,222
15	CONFEDERATION LIFE	29,607	20,066	15,392	....	129,000	194,065
16	LES COOPERANTS	4,451	4,685	2,559	....	3,606	15,301
17	CO-OPERATORS LIFE	2,672	109	....	....	16,459	19,240
18	CROWN LIFE	31,976	92,949	44,655	42,113	12,124	223,817
19	CUMIS LIFE	767	....	323	....	....	1,090
20	DOMINION LIFE	11,187	4,602	1,290	21,300	2,000	40,379
21	DOMINION OF CANADA GENERAL	1,100	3,552	40	....	....	4,692
22	EATON BAY LIFE	2,808	1,842	5,750	....	....	10,400
23	EQUITABLE LIFE OF CANADA	3,043	....	622	....	15,684	19,349
24	EXCELSIOR LIFE	9,538	19,594	4,430	....	....	33,562
25	FAMILY LIFE	295	885	1,643	....	....	2,823
26	FIDELITY LIFE	1,435	2,562	702	....	100	4,799
27	FINANCIAL LIFE	167	1,259	353	....	....	1,779
28	GLACIER NATIONAL LIFE	243	155	....	....	....	398
29	GREAT LAKES REINSURANCE	29	....	....	....	25	54
30	GREAT-WEST LIFE	46,569	78,550	46,093	....	....	171,212
31	IMPERIAL LIFE	7,245	22,762	11,496	....	3,350	44,853
32	INA LIFE OF CANADA	16	....	75	....	....	91
33	LAURIER LIFE	31	195	411	....	....	637
34	LONDON LIFE	51,209	....	19,181	....	....	70,390
35	MANUFACTURERS LIFE	....	....	9,964	264,430	148,402	422,796
36	MARITIME LIFE	12,516	11,371	1,969	....	68	25,924
37	MONARCH LIFE	5,525	8,374	1,677	....	10,000	25,576
38	MONTREAL LIFE	2,859	4,676	3,396	....	1,237	12,168
39	MONY LIFE	1,172	3,025	265	....	....	4,462
40	MUTUAL LIFE OF CANADA	28,245	42,780	18,157	....	150,568	239,750
41	NATIONAL LIFE OF CANADA	7,206	8,632	4,390	....	1,992	22,220
42	LA NATIONALE	25	187	....	....	....	212
43	NORTH AMERICAN LIFE	14,512	3,016	6,341	30,277	....	54,146
44	NORTH WEST LIFE	3,000	426	744	106	....	4,276
45	NORTHERN LIFE	1,940	....	2,273	....	....	4,213
46	OCCIDENTAL LIFE	702	323	....	....	....	1,025
47	PIONEER LIFE	764	6,899	300	877	....	8,840
48	PITTS LIFE	21	....	106	....	35	162
49	PRINCIPAL LIFE	15	....	....	....	....	15
50	RELIABLE LIFE	113	....	15	....	....	128
51	SOVEREIGN LIFE	962	1,324	3,491	....	150	5,927
52	SUN LIFE	42,196	....	40,207	81,037	456,394	619,824
53	TORONTO MUTUAL LIFE	585	506	....	....	91	1,182
54	TRAVELERS LIFE OF CANADA	2,533	2,201	706	....	....	5,440
55	WAWANESA MUTUAL LIFE	880	....	....	....	....	880
56	WESTERN LIFE	169	748	104	....	....	1,021
57	ZURICH LIFE	1,712	3,996	2,429	....	....	8,137
	TOTAL, 1982	303,303	424,038	278,440	482,332	1,123,102	2,[illegible],874
	TOTAL, 1981	417,900	370,032	211,702	420,166	1,015,735	2,444,502

TABLEAU XV - RESERVES REQUISES PAR LE DEPARTEMENT ET AUTRES RESERVES

ACCIDENT AND SICKNESS INSURANCE - ASSURANCE ACCIDENT ET MALADIE

	REQUIRED RESERVES - RESERVES REQUISES						
NO. - NO.	INVESTMENT VALUATION AND CURRENCY RESERVE - RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS ET DU CHANGE	RESERVE FOR NEGATIVE AMOUNTS IN NON CANCELLABLE LIABILITIES - RESERVE ADDITIONNELLE POUR PROVISION ACTUARIELLE NEGATIVE	RESERVE FOR UNREGISTERED REINSURANCE - RESERVE POUR REASSURANCE NON ENREGISTREE	OTHER - AUTRE	RESERVES REQUIRED BY FOREIGN JURISDICTIONS - RESERVES REQUISES PAR JURIDICTIONS ETRANGERES	ADDITIONAL RESERVES - RESERVES ADDITIONNELLES	TOTAL RESERVES -ACCIDENT AND SICKNESS - TOTAL DES RESERVES -ACCIDENT ET MALADIE
	$	$	$	$	$	$	$
1	37	....	....	....	....	....	37
2	....	....	....	....	....	....	....
3	651	....	....	98	....	2,751	3,500
4	....	....	....	60	....	....	60
5	1,117	....	....	439	....	674	2,230
6	74	....	....	....	....	....	74
7	754	....	....	....	....	....	754
8	847	....	....	309	....	....	1,156
9	....	....	....	26	122	1,307	1,455
10	140	....	....	....	....	....	140
11	107	535	....	37	....	82	761
12	....	....	....	....	....	....	....
13	....	....	....	....	....	....	....
14	1,015	....	....	....	....	2,072	3,087
15	6,800	....	....	....	....	1,000	7,800
16	606	....	....	....	....	....	606
17	....	....	....	....	....	....	....
18	20,528	557	....	213	....	10,852	32,150
19	153	....	....	581	....	....	734
20	3,039	....	....	13	....	....	3,052
21	....	....	....	....	....	....	....
22	....	....	....	....	....	....	....
23	....	....	....	....	....	652	652
24	1,567	....	107	486	....	1,637	3,797
25	....	....	....	....	....	....	....
26	14	....	....	....	....	....	14
27	250	....	....	....	....	....	250
28	92	....	....	....	....	149	241
29	....	....	....	....	....	....	....
30	41,622	....	....	33,271	....	....	74,893
31	321	....	....	....	....	894	1,215
32	....	....	8	19	....	....	27
33	65	....	....	77	....	....	142
34	5,888	....	....	1,634	....	....	7,522
35	552	....	....	273	....	....	825
36	796	....	....	....	....	....	796
37	8	....	....	....	....	....	8
38	....	....	....	....	....	....	....
39	12	....	....	3	....	....	15
40	....	....	....	369	....	800	1,169
41	1,082	....	....	140	....	1,471	2,693
42	....	....	....	....	....	....	....
43	210	....	....	....	....	....	210
44	78	....	....	....	....	....	78
45	32	....	....	....	....	3	35
46	....	....	....	....	....	....	....
47	....	....	....	....	....	....	....
48	....	....	....	126	....	....	126
49	....	....	....	....	....	....	....
50	6	....	....	44	....	....	50
51	....	....	....	....	....	....	....
52	5,936	....	....	....	....	12,891	18,827
53	....	....	....	....	....	....	....
54	1,140	....	....	444	....	....	1,584
55	15	....	....	....	....	....	15
56	7	....	....	....	....	....	7
57	29	....	....	123	....	....	152
	95,590	1,092	115	38,785	122	37,035	172,738
	195,105	....	77	32,887	....	22,428	250,887

TABLE XVI - ASSETS, LIABILITIES AND SURPLUS(1)

ASSETS (AT MARKET VALUES) - ACTIF (VALEURS MARCHANDES)

NO. - NO.	COMPANY - COMPAGNIE	BONDS - OBLIGATIONS	SHARES, PREFERRED - ACTIONS PRIVILEGIEES	SHARES, COMMON - ACTIONS ORDINAIRES	MORTGAGE LOANS - PRETS HYPOTHECAIRES	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A REVEVOIR	OTHER - AUTRE	TOTAL ASSETS - TOTAL DE L'ACTIF
		$	$	$	$	$	$	$
	--CANADIAN - CANADIENNES--							
1	ABBEY LIFE OF CANADA	...	...	3,232	...	57	8,000	11,289
2	ACADIA LIFE	...	6,799	...	...	35	28	6,862
3	ALLIANCE MUTUELLE	13,504	448	6,108	3,193	518	2,932	26,703
4	ALLSTATE LIFE OF CANADA	...	...	...	...	...	...	...
5	ASSUR.-VIE DESJARDINS	74,991	5,987	35,472	58,556	2,972	27,669	205,647
6	ATLANTIC MUTUTAL LIFE	...	...	...	...	...	...	...
7	CANADA LIFE	375,512	12,468	240,903	113,449	14,209	22,806	779,347
8	CANADIAN GENERAL LIFE	753	799	1,508	43	34	707	3,844
9	CANADIAN REASSURANCE	...	425	...	...	1	108	534
10	CHRYSLER LIFE	...	...	...	...	...	...	...
11	CITADEL LIFE	198	97	782	...	...	129	1,206
12	COLONIA LIFE	...	...	...	...	...	...	...
13	COMMERCIAL LIFE	742	50	487	...	22	9	1,310
14	LA SAUVEGARDE	39,096	183	9,045	12,767	1,606	12,842	75,539
15	CONFEDERATION LIFE	392,173	4,307	403,484	123,992	15,989	142,254	1,082,199
16	LES COOPERANTS	5,891	29	1,853	969	173	697	9,612
17	CO-OPERATORS LIFE	1,808	...	...	12,739	479	18,465	33,491
18	CROWN LIFE	19,198	14,079	35,619	7,675	673	8,918	86,162
19	CUMIS LIFE	...	...	...	...	...	...	...
20	DOMINION LIFE	3,249	1,145	18,243	1,313	173	106	24,229
21	DOMINION OF CANADA GENERAL	...	34	954	...	3	245	1,236
22	EATON BAY LIFE	5,029	458	5,375	451	215	1,442	12,970
23	EQUITABLE LIFE OF CANADA	2,578	249	7,225	1,506	148	983	12,689
24	EXCELSIOR LIFE	90,193	5,927	66,402	80,093	4,213	63,108	309,936
25	FAMILY LIFE	89	25	1,007	6,319	153	20,533	28,126
26	FIDELITY LIFE	219	...	699	...	8	224	1,150
27	FINANCIAL LIFE	...	101	578	...	...	108	787
28	GLACIER NATIONAL LIFE	...	...	...	...	...	...	...
29	GREAT LAKES REINSURANCE	...	...	...	...	...	...	...
30	GREAT-WEST LIFE	290,589	4,442	86,790	446,619	11,337	121,273	961,050
31	IMPERIAL LIFE	182,504	4,020	160,440	66,284	6,492	43,017	462,757
32	INA LIFE OF CANADA	...	...	...	...	...	...	...
33	LAURIER LIFE	...	...	...	...	...	...	...
34	LONDON LIFE	19,414	6,064	44,145	53,290	1,981	13,742	138,576
35	MANUFACTURERS LIFE	319,231	4,895	241,625	37,444	11,107	13,302	627,604
36	MARITIME LIFE	5,853	...	28,750	8,120	167	9,388	52,278
37	MONARCH LIFE	10,648	217	10,155	...	288	216	21,524
38	MONTREAL LIFE	15,239	807	19,561	...	500	1,556	37,663
39	MONY LIFE	73	250	...	...	1	49	373
40	MUTUAL LIFE OF CANADA	229,277	3,579	211,325	37,607	8,782	4,224	494,794
41	NATIONAL LIFE OF CANADA	60,746	2,390	37,429	25,659	2,169	846	129,239
42	LA NATIONALE	...	...	...	...	...	...	...
43	NORTH AMERICAN LIFE	139,492	6,288	94,636	77,464	3,817	25,097	346,794
44	NORTH WEST LIFE	386	...	1,083	...	13	47	1,529
45	NORTHERN LIFE	...	28	1,019	...	6	217	1,270
46	OCCIDENTAL LIFE	1,124	183	2,308	...	56	1,447	5,118
47	PIONEER LIFE	...	...	...	...	...	...	...
48	PITTS LIFE	...	...	...	...	...	...	...
49	PRINCIPAL LIFE	...	...	...	...	...	...	...
50	RELIABLE LIFE	...	...	...	...	...	...	...
51	SOVEREIGN LIFE	...	...	...	...	...	...	...
52	SUN LIFE	603,636	4,958	488,075	146,762	18,657	82,619	1,342,707
53	TORONTO MUTUAL LIFE	...	...	...	...	...	...	...
54	TRAVELERS LIFE OF CANADA	11,159	...	3,052	2,228	309	1,146	17,894
55	WAWANESA MUTUAL LIFE	...	...	...	...	...	...	...
56	WESTERN LIFE	...	11	426	...	...	35	472
57	ZURICH LIFE	6,457	314	4,452	2,543	266	1,996	16,028
	TOTAL, 1982	2,821,051	81,986	2,274,247	1,327,065	105,628	652,530	7,372,538
	TOTAL, 1981	2,434,325	97,045	1,858,474	1,123,608	86,005	527,339	6,236,796
	--BRITISH - BRITANNIQUES--							
1	COMMERCIAL UNION	...	...	710	...	1	294	1,005
2	NORWICH UNION LIFE	5,350	...	4,852	...	162	1,020	11,384
3	PRUDENTIAL (OF ENGLAND)	32,557	1,850	46,676	1,113	1,502	17,415	101,113

1982 FONDS DISTINCTS - SEGREGATED FUNDS ('000)
TABLEAU XVI - ACTIF, PASSIF ET EXCEDENT(1)

LIABILITIES AND SURPLUS - PASSIF ET EXCEDENT

NO. - NO.	TOTAL AMOUNTS OWING - TOTAL DES SOMMES DUES	FUNDS HELD FOR THE BENEFIT OF POLICYHOLDERS - FONDS DETENUS POUR LE BENEFICE DES ASSURES: ACTUARIAL RESERVE - PROVISION ACTUARIELLE	AMOUNTS ON DEPOSIT - SOMMES EN DEPOTS	OTHER - AUTRES	AMOUNTS TRANSFERRED FROM OTHER FUNDS - APPROPRIATIONS D'INTER-FONDS (2)	SURPLUS - EXCEDENT	TOTAL FUNDS - TOTAL DES FONDS	TOTAL FUNDS AND AMOUNTS OWING - TOTAL DES FONDS ET DES SOMMES DUES
	$	$	$	$	$	$	$	$
1	159	10,774	...	...	...	356	11,130	11,289
2	...	6,548	...	...	314	...	6,862	6,862
3	315	...	24,992	...	1,396	...	26,388	26,703
4	...	...	...	...	...	...	...	...
5	553	205,094	...	...	...	...	205,094	205,647
6	...	...	...	...	...	...	...	...
7	8,197	25,689	...	743,330	2,131	...	771,150	779,347
8	48	...	3,352	...	444	...	3,796	3,844
9	...	...	...	138	396	...	534	534
10	...	...	...	...	...	...	...	...
11	...	...	834	...	...	372	1,206	1,206
12	...	...	...	...	...	...	...	...
13	1	1,028	...	...	281	...	1,309	1,310
14	27	...	75,512	...	...	...	75,512	75,539
15	3,886	1,058,324	18,117	...	1,872	...	1,078,313	1,082,199
16	...	...	...	9,612	...	...	9,612	9,612
17	8,305	25,186	...	...	...	...	25,186	33,491
18	125	67,505	18,532	...	...	...	86,037	86,162
19	...	...	...	...	...	...	...	...
20	51	23,647	...	...	531	...	24,178	24,229
21	1	...	...	735	500	...	1,235	1,236
22	2	...	...	9,001	1,500	2,467	12,968	12,970
23	...	12,689	...	...	...	...	12,689	12,689
24	32	309,904	...	...	...	...	309,904	309,936
25	...	27,889	...	...	...	237	28,126	28,126
26	...	1,150	...	...	...	...	1,150	1,150
27	...	...	...	787	...	...	787	787
28	...	...	...	...	...	...	...	...
29	...	...	...	...	...	...	...	...
30	918	943,082	17,050	...	...	...	960,132	961,050
31	2,560	456,578	...	995	2,624	...	460,197	462,757
32	...	...	...	...	...	...	...	...
33	...	...	...	...	...	...	...	...
34	1,227	137,349	...	...	...	...	137,349	138,576
35	-2,421	624,291	...	...	5,734	...	630,025	627,604
36	...	48,494	77	3,707	...	...	52,278	52,278
37	...	16,907	4,617	...	...	...	21,524	21,524
38	272	37,391	...	...	...	...	37,391	37,663
39	84	...	...	19	270	...	289	373
40	...	479,216	13,304	...	2,274	...	494,794	494,794
41	274	128,077	...	...	888	...	128,965	129,239
42	...	...	...	...	...	...	...	...
43	8,300	338,188	...	...	306	...	338,494	346,794
44	27	1,218	...	...	284	...	1,502	1,529
45	15	...	...	1,255	...	...	1,255	1,270
46	43	4,867	...	...	208	...	5,075	5,118
47	...	...	...	...	...	...	...	...
48	...	...	...	...	...	...	...	...
49	...	...	...	...	...	...	...	...
50	...	...	...	...	...	...	...	...
51	...	...	...	...	...	...	...	...
52	10,682	127,992	...	1,204,033	...	...	1,332,025	1,342,707
53	...	...	...	...	...	...	...	...
54	199	17,695	...	...	...	...	17,695	17,894
55	...	...	...	...	...	...	...	...
56	...	322	...	31	119	...	472	472
57	...	...	...	15,731	100	197	16,028	16,028
	43,882	5,137,084	176,387	1,989,374	22,172	3,629	7,326,656	7,372,538
	25,757	4,180,965	149,764	1,848,431	16,078	4,901	6,211,039	6,236,796
1	13	...	965	...	7	...	992	1,005
2	...	...	...	11,231	218	-65	11,384	11,384
3	...	...	...	101,113	...	...	101,113	101,113

1982 SEGREGATED FUNDS - FONDS DISTINCTS ('000)
TABLE XVI - ASSETS, LIABILITIES AND SURPLUS(1)

		ASSETS (AT MARKET VALUES) - ACTIF (VALEURS MARCHANDES)						
NO. - NO.	COMPANY - COMPAGNIE	BONDS - OBLIGATIONS	SHARES, PREFERRED - ACTIONS PRIVILEGIEES	SHARES, COMMON - ACTIONS ORDINAIRES	MORTGAGE LOANS - PRETS HYPOTHECAIRES	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A REVEVOIR	OTHER - AUTRE	TOTAL ASSETS - TOTAL DE L'ACTIF
		$	$	$	$	$	$	$
4	STANDARD LIFE	237,848	13,150	487,711	76,749	7,814	308,528	1,131,800
	TOTAL, 1982	**275,755**	**15,000**	**539,949**	**77,862**	**9,479**	**327,257**	**1,245,302**
	TOTAL, 1981	**273,483**	**10,835**	**503,573**	**69,370**	**10,047**	**192,386**	**1,059,694**
	--FOREIGN - ETRANGERES--							
1	COLLEGE RETIREMENT	248	....	117,463	....	1,179	725	119,615
2	METROPOLITAN LIFE	9,497	....	8,479	....	95	6,575	24,646
3	PRUDENTIAL OF AMERICA	11,631	7,629	38,487	....	325	53	58,125
4	TRANSAMERICA OCCIDENTAL	....	....	....	....	....	....	....
	TOTAL, 1982	**21,376**	**7,629**	**164,429**	....	**1,599**	**7,353**	**202,386**
	TOTAL, 1981	**12,603**	**7,917**	**120,708**	....	**1,577**	**756**	**143,561**
	--CANADIAN SOCIETIES - SOCIETES CANADIENNES--							
1	CANADIAN FORESTERS	....	....	339	....	....	235	574
	TOTAL, 1982	....	....	**339**	....	....	**235**	**574**
	TOTAL, 1981	....	....	**151**	....	....	**438**	**589**

(1) MAINTAINED IN ACCORDANCE WITH SUBSECTION 81(6) OF THE CANADIAN AND BRITISH INSURANCE COMPANIES ACT AND SUBSECTION 37(5) OF THE FOREIGN INSURANCE COMPANIES ACT FOR BUSINESS REQUIRING RESERVES THAT VARY WITH THE MARKET VALUES OF SPECIFIED ASSETS.
(2) COLLEGE RETIREMENT: ASSETS IN CANADA APPLICABLE TO U.S.A. FUND.

1982 FONDS DISTINCTS - SEGREGATED FUNDS ('000)
TABLEAU XVI - ACTIF, PASSIF ET EXCEDENT(1)

LIABILITIES AND SURPLUS - PASSIF ET EXCEDENT

NO. - NO.	TOTAL AMOUNTS OWING - TOTAL DES SOMMES DUES	FUNDS HELD FOR THE BENEFIT OF POLICYHOLDERS - FONDS DETENUS POUR LE BENEFICE DES ASSURES: ACTUARIAL RESERVE - PROVISION ACTUARIELLE	AMOUNTS ON DEPOSIT - SOMMES EN DEPOTS	OTHER - AUTRES	AMOUNTS TRANSFERRED FROM OTHER FUNDS - APPROPRIATIONS D'INTER-FONDS (2)	SURPLUS - EXCEDENT	TOTAL FUNDS - TOTAL DES FONDS	TOTAL FUNDS AND AMOUNTS OWING - TOTAL DES FONDS ET DES SOMMES DUES
	$	$	$	$	$	$	$	$
4	2,490	....	....	1,129,310	....	....	1,129,310	1,131,800
	2,503	....	985	1,241,654	225	-65	1,242,799	1,245,302
	8,214	....	866	97,762	3,515	949,337	1,051,480	1,059,694
1	740	57,952	....	....	....	60,923	118,875	119,615
2	....	24,646	....	....	....	....	24,646	24,646
3	207	45	57,873	....	....	....	57,918	58,125
4	....	....	....	....	....	....	....	....
	947	82,643	57,873	....	....	60,923	201,439	202,386
	646	57,569	56,497	....	....	28,849	142,915	143,561
1	12	200	....	....	362	....	562	574
	12	200	....	....	362	....	562	574
	....	292	....	....	297	....	589	589

(1) MAINTENUES CONFORMEMENT AU PARAGRAPHE 81(6) DE LA LOI SUR LES COMPAGNIES D'ASSURANCE CANADIENNES ET BRITANNIQUES ET AU PARAGRAPHE 37(5) DE LA LOI SUR LES COMPAGNIES D'ASSURANCE ETRANGERES A L'EGARD DES OPERATIONS QUI NECESSITENT DES RESERVES VARIANT SELON LA VALEUR MARCHANDE D'UN GROUPE SPECIFIE D'ELEMENTS D'ACTIF.
(2) COLLEGE RETIREMENT: ACTIF DETENU AU CANADA A L'EGARD DES FONDS AMERICAINS.

1982 BRITISH COMPANIES - COMPAGNIES BRITANNIQUES ('000)
TABLE XVII - ASSETS IN CANADA - LIFE

ON DEPOSIT WITH THE RECEIVER GENERAL, VESTED IN TRUST, OR SECURED BY POLICIES IN CANADA
-
EN DEPOT CHEZ LE RECEVEUR GENERAL, PLACE EN FIDUCIE, OU GARANTI PAR POLICES AU CANADA

NO. - NO.	COMPANY - COMPAGNIE	BONDS - OBLIGATIONS	SHARES - ACTIONS	MORTGAGE LOANS ON REAL ESTATE - PRETS HYPOTHECAIRES SUR BIENS-FONDS	REAL ESTATE AND GROUND RENTS - BIENS-FONDS ET RENTES FONCIERES	OTHER - AUTRE	CASH - ENCAISSE	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR
		$	$	$	$	$	$	$
1	COMMERCIAL UNION	109,389	2,753	11,196	....	5,466	61	3,416
2	CO-OPERATIVE INSURANCE	570	58	....	....	447	....	15
3	MERCANTILE AND GENERAL	44,285	4,356	724	....	5,707	....	1,221
4	MUTUAL LIFE & CITIZENS'	3,984	....	....	....	....	....	75
5	NRG LONDON REINSURANCE	2,168	....	....	....	41	....	74
6	NORWICH UNION LIFE	43,208	18,710	51,838	10,371	2,449	2,500	2,367
7	PHOENIX ASSURANCE	250	....	....	....	566	10	5
8	PRUDENTIAL (OF ENGLAND)	537,277	82,251	214,016	100,087	....	18,236	23,783
9	ROYAL LIFE	50,380	4,968	4,506	....	696	56	2,077
10	STANDARD LIFE	587,289	168,624	798,989	138,087	....	....	23,184
11	SUN ALLIANCE AND LONDON	11,441	2,334	....	....	....	50	380
12	VICTORY	13,771	741	872	....	....	....	151
	TOTAL, 1982	1,403,892	284,795	1,082,141	248,545	15,374	20,913	56,728
	TOTAL, 1981	1,251,823	251,385	1,025,211	205,459	24,924	74,843	48,526

1982 COMPAGNIES BRITANNIQUES - BRITISH COMPANIES ('000)
TABLEAU XVII - ACTIF AU CANADA - ASSURANCE-VIE

NO. - NO.	POLICY LOANS - AVANCES SUR POLICES	SEGREGATED FUNDS - FONDS DISTINCTS	TOTAL - TOTAL	INVESTMENTS - PLACEMENTS	CASH - ENCAISSE	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS À RECEVOIR	PREMIUMS OUTSTANDING - PRIMES À PERCEVOIR	OTHER ASSETS - AUTRE ACTIF	TOTAL ASSETS - TOTAL DE L'ACTIF
				UNDER CONTROL OF THE CHIEF AGENT - SOUS LE CONTROLE DE L'AGENT PRINCIPAL					
	$	$	$	$	$	$	$	$	$
1	13,950	1,005	147,245	10,484	3,510	58	1,045	348	15,425
2	....	....	1,091	....	166	....	....	....	166
3	161	....	58,454	8	517	3	2,167	1,054	3,747
4	134	....	4,193	33	674	5	....	....	712
5	638	....	2,921	1,281	97	39	....	151	1,528
6	11,940	11,213	154,596	1,408	206	57	166	185	2,022
7	20	....	851	296	430	3	20	....	749
8	85,334	100,438	1,141,423	12,406	37,332	1,068	2,436	1,537	54,779
9	9,065	....	71,750	9,685	732	66	288	230	10,981
10	48,765	1,128,181	2,893,099	141,107	3,193	2,643	1,808	93,138	241,889
11	1,240	....	15,425	....	149	2	68	....	219
12	3	....	15,638	585	113	7	1,006	468	2,179
	171,258	1,240,838	4,504,686	177,251	47,079	3,951	9,004	97,111	334,396
	163,403	1,045,878	4,091,362	138,174	12,478	2,807	8,130	60,449	221,838

TABLE XVIII - LIABILITIES AND RESERVES IN CANADA - LIFE

NO. - NO.	COMPANY - COMPAGNIE	NET ACTUARIAL RESERVE - PROVISION ACTUARIELLE NETTE (1)	OUTSTANDING CLAIMS AND PROVISION FOR UNREPORTED CLAIMS - RECLAMATIONS NON REGLEES ET PROVISION POUR SINISTRES NON DECLARES	AMOUNTS ON DEPOSIT - SOMMES EN DEPOT	OTHER CONTRACT LIABILITIES - AUTRES ENGAGEMENTS CONTRACTUELS	PROVISION FOR DIVIDENDS AND EXPERIENCE RATING REFUNDS - PROVISION POUR PARTICIPATIONS ET RISTOURNES	STAFF BENEFIT FUNDS - BENEFICES SOCIAUX	OTHER LIABILITIES - AUTRE PASSIF
		$	$	$	$	$	$	$
1	COMMERCIAL UNION	99,104	1,931	3,068	343	340	....	1,683
2	CO-OPERATIVE INSURANCE	572	....	....	....	....	....	9
3	MERCANTILE AND GENERAL	35,493	6,122	....	2,612	5,248	....	1,369
4	MUTUAL LIFE & CITIZENS'	2,590	144	....	....	34	....	....
5	NRG LONDON REINSURANCE	1,056	378	....	....	....	....	43
6	NORWICH UNION LIFE	123,319	648	2,432	418	4,446	....	1,432
7	PHOENIX ASSURANCE	635	89	....	....	....	....	15
8	PRUDENTIAL (OF ENGLAND)	934,175	4,714	9,486	2,117	37,341	....	18,940
9	ROYAL LIFE	59,297	650	24	103	3,327	....	390
10	STANDARD LIFE	1,595,716	3,034	7,797	7,869	21,165	....	26,440
11	SUN ALLIANCE AND LONDON	9,736	239	12	30	245	....	98
12	VICTORY	10,757	1,410	....	....	319	....	420
	TOTAL, 1982	**2,872,450**	**19,359**	**22,819**	**13,492**	**72,465**	....	**50,839**
	TOTAL, 1981	**2,608,682**	**18,728**	**18,537**	**5,348**	**70,472**	....	**45,679**

(1) FOR BASES OF VALUATION, SEE ''C'' PAGES.
(2) ACTUARIAL RESERVE CALCULATED WITHOUT DEFERMENT OF ACQUISITION EXPENSES.

TABLEAU XVIII - PASSIF ET RESERVES AU CANADA - ASSURANCE-VIE

NO. - NO.	SEGREGATED FUND LIABILITIES - PASSIF DES FONDS DISTINCTS	TOTAL LIABILITIES - PASSIF TOTAL	RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT: DEFERRED INCOME TAXES - IMPOTS REPORTES	INVESTMENT VALUATION RESERVE - RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS	RESERVE FOR UNREGISTERED REINSURANCE - RESERVE POUR REASSURANCE NON ENREGISTREE	OTHER - AUTRE	ADDITIONAL RESERVES - RESERVES ADDITIONNELLES	TOTAL LIABILITIES AND RESERVES - TOTAL DU PASSIF ET DES RESERVES	ACTUARIAL RESERVE-NET LEVEL PREMIUM METHOD - PROVISION ACTUARIELLE-METHODE DE LA PRIME ORDINAIRE NETTE (2)
	$	$	$	$	$	$	$	$	$
1	1,005	107,474	...	9,824	85	12,278	250	129,911	108,761
2	...	581	...	8	...	...	...	589	572
3	...	50,844	...	...	1,182	563	...	52,589	36,319
4	...	2,768	...	229	...	...	...	2,997	2,590
5	...	1,477	...	...	...	93	...	1,570	1,481
6	11,231	143,926	447	...	...	...	...	144,373	125,329
7	...	739	...	15	...	...	...	754	635
8	101,113	1,107,886	...	...	...	...	...	1,107,886	982,719
9	...	63,791	...	...	...	...	...	63,791	63,233
10	1,131,800	2,793,821	...	15,375	...	...	...	2,809,196	1,595,716
11	...	10,360	...	...	...	...	...	10,360	9,736
12	...	12,906	...	...	773	905	...	14,584	13,268
	1,245,149	4,286,573	447	25,451	2,040	13,839	250	4,338,600	2,920,359
	1,055,988	3,824,445	712	43,041	625	11,607	250	3,880,680	3,655,932

(1) LES CLASSES D'EVALUATION FIGURENT AUX PAGES "C".
(2) LA PROVISION ACTUARIELLE NE TENANT PAS COMPTE DU REPORT DES FRAIS D'ACQUISITION.

1982 BRITISH COMPANIES - COMPAGNIES BRITANNIQUES ('000)
TABLE XIX - ASSETS IN CANADA - ACCIDENT AND SICKNESS

ON DEPOSIT WITH THE RECEIVER GENERAL, VESTED IN TRUST, OR SECURED BY POLICIES IN CANADA
-
EN DEPOT CHEZ LE RECEVEUR GENERAL, PLACE EN FIDUCIE, OU GARANTI PAR POLICES AU CANADA

NO. - NO.	COMPANY - COMPAGNIE	BONDS - OBLIGATIONS	SHARES - ACTIONS	MORTGAGE LOANS ON REAL ESTATE - PRETS HYPOTHECAIRES SUR BIENS-FONDS	REAL ESTATE AND GROUND RENTS - BIENS-FONDS ET RENTES FONCIERES	CASH - ENCAISSE	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	OTHER - AUTRE
		$	$	$	$	$	$	$
1	COMMERCIAL UNION	....	....	....	....	....	....	....
2	CO-OPERATIVE INSURANCE	....	....	....	....	....	....	....
3	MERCANTILE AND GENERAL	33,515	3,188	4,382	....	....	952	500
4	MUTUAL LIFE & CITIZENS'	....	....	....	....	....	....	....
5	NRG LONDON REINSURANCE	....	....	....	....	....	....	....
6	NORWICH UNION LIFE	....	....	....	....	....	....	....
7	PHOENIX ASSURANCE	....	....	....	....	....	....	....
8	PRUDENTIAL (OF ENGLAND)	....	....	....	....	....	....	....
9	ROYAL LIFE	....	....	....	....	....	....	....
10	STANDARD LIFE	492	....	....	....	....	3	....
11	SUN ALLIANCE AND LONDON	....	....	....	....	....	....	....
12	VICTORY	4,239	....	....	....	....	70	....
	TOTAL, 1982	38,246	3,188	4,382	....	....	1,025	500
	TOTAL, 1981	3,442	....	....	....	....	70	300

1982 COMPAGNIES BRITANNIQUES - BRITISH COMPANIES ('000)
TABLEAU XIX - ACTIF AU CANADA - ACCIDENT ET MALADIE

UNDER CONTROL OF THE CHIEF AGENT - SOUS LE CONTROLE DE L'AGENT PRINCIPAL

NO. - NO.	TOTAL - TOTAL	INVESTMENTS - PLACEMENTS	CASH - ENCAISSE	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	PREMIUMS OUTSTANDING - PRIMES A PERCEVOIR	AMOUNTS RECEIVED FROM LIFE - SOMMES A RECEVOIR DE L'ASSURANCE-VIE	OTHER ASSETS - AUTRES ELEMENTS D'ACTIF	TOTAL - TOTAL
	$	$	$	$	$	$	$	$
1	....	....	....	....	....	....	....	....
2	....	....	....	....	....	....	....	....
3	42,517	401	132	....	1,356	....	214	2,103
4	....	....	....	....	....	....	....	....
5	....	....	....	....	....	....	....	....
6	....	....	....	....	....	....	....	....
7	....	....	....	....	....	....	....	....
8	....	....	....	....	....	....	....	....
9	....	....	....	....	....	....	....	....
10	495	....	....	....	....	....	....	....
11	....	....	....	....	....	....	....	....
12	4,309	....	5	....	279	....	....	284
	47,321	401	137	....	1,635	....	214	2,387
	3,812	....	197	....	381	....	....	578

1982 BRITISH COMPANIES - COMPAGNIES BRITANNIQUES ('000)
TABLE XX - LIABILITIES AND RESERVES IN CANADA - ACCIDENT AND SICKNESS

NO. - NO.	COMPANY - COMPAGNIE	NET ACTUARIAL RESERVE - PROVISION ACTUARIELLE NETTE (1)	OUTSTANDING CLAIMS AND PROVISION FOR UNREPORTED CLAIMS - RECLAMATIONS NON REGLEES ET PROVISION POUR SINISTRES NON DECLARES	AMOUNTS ON DEPOSIT - SOMMES EN DEPOT	OTHER CONTRACT LIABILITIES - AUTRES ENGAGEMENTS CONTRACTUELS	PROVISION FOR DIVIDENDS AND EXPERIENCE RATING REFUNDS - PROVISION POUR PARTICIPATIONS ET RISTOURNES	AMOUNTS DUE TO LIFE - SOMMES DUES A L'ASSURANCE-VIE	OTHER LIABILITIES - AUTRE PASSIF
		$	$	$	$	$	$	$
1	COMMERCIAL UNION	....	....	....	....	....	....	....
2	CO-OPERATIVE INSURANCE	....	....	....	....	....	....	....
3	MERCANTILE AND GENERAL	38,819	404	....	837	379	349	117
4	MUTUAL LIFE & CITIZENS'	....	....	....	....	....	....	....
5	NRG LONDON REINSURANCE	....	....	....	....	....	....	....
6	NORWICH UNION LIFE	....	....	....	....	....	....	....
7	PHOENIX ASSURANCE	....	....	....	....	....	....	....
8	PRUDENTIAL (OF ENGLAND)	....	....	....	....	....	....	....
9	ROYAL LIFE	....	....	....	....	....	....	....
10	STANDARD LIFE	....	....	....	....	....	203	....
11	SUN ALLIANCE AND LONDON	....	....	....	....	....	....	....
12	VICTORY	3,762	55	....	....	....	....	142
	TOTAL, 1982	42,581	459	....	837	379	552	259
	TOTAL, 1981	2,486	55	....	....	....	221	298

(1) FOR BASES OF VALUATION, SEE ''C'' PAGES.

TABLEAU XX - PASSIF ET RESERVES AU CANADA - ACCIDENT ET MALADIE

NO. - NO.	TOTAL LIABILITIES - TOTAL DU PASSIF	DEFERRED INCOME TAXES - IMPOTS REPORTES	RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT: INVESTMENT VALUATION RESERVE - RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS	RESERVE FOR NEGATIVE AMOUNTS IN NON CANCELLABLE A. + S. - RESERVE ADDITIONNELLE POUR PROVISION ACTUARIELLE NEGATIVE	DEFERRED POLICY ACQUISITION EXPENSES IN EXCESS OF 30% OF UNEARNED PREMIUMS - FRAIS D'ACQUISITION REPORTES EXCEDENT 30% DES PRIMES	RESERVE FOR UNREGISTERED REINSURANCE - RESERVE POUR REASSURANCE NON ENREGISTREE	OTHER RESERVES - AUTRES RESERVES	TOTAL LIABILITIES AND RESERVES - TOTAL DU PASSIF ET DES RESERVES
	$	$	$	$	$	$	$	$
1	...	...	...	...	...	...	...	...
2	...	...	...	...	...	...	...	...
3	40,905	...	...	...	...	79	...	40,984
4	...	...	...	...	...	...	...	...
5	...	...	...	...	...	...	...	...
6	...	...	...	...	...	...	...	...
7	...	...	...	...	...	...	...	...
8	...	...	...	...	...	...	...	...
9	...	...	...	...	...	...	...	...
10	203	...	267			...	...	470
11	...	...	...	...	...	...	...	...
12	3,959	...	...	179	645	...	...	4,783
	45,067	...	267	179	645	79	...	46,237
	3,060	...	316	180	...	46	...	3,602

(1) LES CLASSES D'EVALUATION FIGURENT AUX PAGES "C".

NO. - NO.	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME EXCLUDING SEGREGATED FUNDS - PRODUITS DE PLACEMENTS EXCLUANT LES FONDS DISTINCTS	NET CAPITAL GAIN ON INVESTMENTS - GAIN NET DE CAPITAL SUR LES PLACEMENTS	NET INVESTMENT GAIN OF SEGREGATED FUND ASSETS - GAIN NET DE CAPITAL DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS	OTHER - AUTRE
		$	$	$	$	$	$	$
1	COMMERCIAL UNION							
	LIFE-ASSURANCE-VIE	29,703	24	16,895	1,622	197	73	530
2	CO-OPERATIVE INSURANCE							
	LIFE-ASSURANCE-VIE	562	...	105	...	...	...	...
3	MERCANTILE AND GENERAL							
	LIFE-ASSURANCE-VIE	23,388	...	7,221	-1,284	...	...	-1,411
	A + S - A + M	15,798	...	4,436	-15	...	...	-222
4	MUTUAL LIFE & CITIZENS'							
	LIFE-ASSURANCE-VIE	58	...	499	16	...	...	...
5	NRG LONDON REINSURANCE							
	LIFE-ASSURANCE-VIE	1,069	...	399	...	...	...	94
6	NORWICH UNION LIFE							
	LIFE-ASSURANCE-VIE	16,881	9	15,359	...	1,929	...	303
7	PHOENIX ASSURANCE							
	LIFE-ASSURANCE-VIE	139	...	142	...	...	...	...
8	PRUDENTIAL (OF ENGLAND)							
	LIFE-ASSURANCE-VIE	265,206	1,466	126,984	-6,578	11,496	3,428	18,985
9	ROYAL LIFE							
	LIFE-ASSURANCE-VIE	13,341	5	8,724	-6	...	...	3
10	STANDARD LIFE							
	LIFE-ASSURANCE-VIE	342,416	1,082	230,306	-4,683	160,530	...	29,373
	A + S - A + M	...	...	19	...	...	...	...
11	SUN ALLIANCE AND LONDON							
	LIFE-ASSURANCE-VIE	2,820	...	1,563	542	...	...	2
12	VICTORY							
	LIFE-ASSURANCE-VIE	10,209	...	1,975	4	...	...	...
	A + S - A + M	2,206	...	508	...	...	...	...
	TOTAL, 1982							
	LIFE-ASSURANCE-VIE	705,792	2,586	410,172	-10,367	174,152	3,501	47,879
	A + S - A + M	18,004	...	4,963	-15	...	...	-222

TABLEAU XXI - REVENUS ET DEPENSES AU CANADA

NO. - NO.	TOTAL - TOTAL	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	TAXES, LICENCES AND FEES (INCL. INCOME TAXES) - TAXES, PERMIS ET DROITS (INCLUANT LES IMPOTS)	COMMISSIONS AND GENERAL EXPENSES - COMMISSIONS ET FRAIS GENERAUX	OTHER - AUTRE	DIVIDENDS TO POLICYHOLDERS AND EXPERIENCE RATING REFUNDS - PARTICIPATIONS ET RISTOURNES	TOTAL - TOTAL
	$	$	$	$	$	$	$	$	$
1	49,044	19,599	70	122	561	13,470	835	2,794	37,451
2	667	236	...	...	9	...	62	...	307
3	27,914	13,045	...	...	1,055	7,598	3,057	...	24,755
	19,997	7,208	...	...	395	6,124	201	...	13,928
4	573	280	...	...	3	89	3	38	413
5	1,562	664	...	...	8	677	47	...	1,396
6	34,481	13,833	69	...	483	7,958	1,278	1,867	[illegible]5,488
7	281	80	...	...	3	31	3	8	125
8	420,987	152,372	974	13,763	5,038	50,248	20,433	37,600	280,428
9	22,067	8,124	6	...	217	6,720	149	1,393	16,609
10	759,024	273,081	1,434	...	22,346	60,354	26,370	16,390	399,975
	19	...	...	...	...	...	...	...	...
11	4,927	1,246	...	...	117	2,130	53	170	3,716
12	12,188	4,853	...	...	3	5,606	207	590	11,259
	2,714	614	...	...	...	796	...	...	1,410
	1,333,715	487,413	2,553	13,885	29,843	154,881	52,497	60,850	801,922
	22,730	7,822	...	...	395	6,920	201	...	15,338

TABLE XXII - ASSETS IN CANADA - LIFE

ON DEPOSIT WITH THE RECEIVER GENERAL, VESTED IN TRUST, OR SECURED BY POLICIES IN CANADA
-
EN DEPOT CHEZ LE RECEVEUR GENERAL, PLACE EN FIDUCIE, OU GARANTI PAR POLICES AU CANADA

NO. - NO.	COMPANY - COMPAGNIE	BONDS - OBLIGATIONS	SHARES - ACTIONS	MORTGAGE LOANS ON REAL ESTATE - PRETS HYPOTHECAIRES SUR BIENS-FONDS	REAL ESTATE AND GROUND RENTS - BIENS-FONDS ET RENTES FONCIERES	OTHER - AUTRE	CASH - ENCAISSE	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR
		$	$	$	$	$	$	$
1	A.G.F. REASSURANCES	579				17		18
2	ABEILLE-PAIX	571						16
3	AETNA LIFE	42,681		23,124				992
4	ALEXANDER HAMILTON	3,426					76	109
5	ALLSTATE LIFE	1,951						67
6	AMERICAN BANKERS LIFE	557						12
7	AMERICAN HEALTH & LIFE	243						1
8	AMERICAN LIFE	1,382						39
9	AMERICAN NATIONAL	700						9
10	AMERICAN UNITED LIFE	1,747						25
11	BANKERS LIFE & CASUALTY	228						6
12	BANKERS LIFE	2,558						51
13	BENEFICIAL STANDARD	270						7
14	BUSINESS MEN'S	710						25
15	CAPITOL LIFE	259						5
16	CAROLINA LIFE	302						7
17	CHARTER NATIONAL	356						12
18	COLLEGE RETIREMENT							
19	COLOGNE LIFE RE	4,654						138
20	COMBINED	16,971		2,825				530
21	CONNECTICUT GENERAL	20,662						419
22	CONTINENTAL ASSURANCE	3,576		481			17	75
23	CREDIT LIFE	263						7
24	CUNA MUTUAL	12,734		7,368				268
25	EQUITABLE LIFE OF U.S	15,838						329
26	FEDERATED LIFE	9,794						268
27	FIREMAN'S FUND LIFE	347						2
28	FORD LIFE	5,164				1,632		76
29	FRANKLIN LIFE	1,487						
30	FRANKONA REINSURANCE CO.	1,603						52
31	GAN-VIE CIE FRANCAISE	249						13
32	GENERAL AMERICAN LIFE	279						7
33	GENERAL REASSURANCE	325						13
34	GLOBE LIFE	15,661						346
35	HARTFORD LIFE	248						7
36	JOHN ALDEN LIFE	440		1,832		515		33
37	JOHN HANCOCK	19,197						488
38	LIFE OF NORTH AMERICA	653						24
39	LIFE INVESTORS	1,065						38
40	LINCOLN NATIONAL	3,266						77
41	MACCABEES MUTUAL	4,637	100	4,057				94
42	MASSACHUSETTS GENERAL	3,462		207			167	98
43	MASSACHUSETTS MUTUAL	4,462						141
44	METROPOLITAN LIFE	1,559,034	33,972	742,364	126,517	500		49,842
45	MIC LIFE	343						2
46	MINISTERS LIFE & CAS	2,461				390		58
47	MINNESOTA MUTUAL LIFE	1,000						12
48	MUNICH REINSURANCE	14,331	207	972				442
49	MUTUAL LIFE OF NY	39,232						661
50	MUTUAL OF OMAHA	65,320			7,054	6,580		1,718
51	MUTUELLE GENERALE	2,093	600			23	200	64
52	NATIONAL FIDELITY LIFE	1,752						82
53	NEW ENGLAND MUTUAL LIFE	359						3
54	NEW YORK LIFE	204,549		64,686				8,560
55	NORTH AMER. LIFE & CAS	7,506		6,834				210
56	NORTH AMERICAN REASSUR	595						3
57	OLD REPUBLIC LIFE	4,251						126
58	PACIFIC MUTUAL LIFE	155						2
59	PATRIOT LIFE	12,612						374
60	PAUL REVERE LIFE	49,554		9,525				2,499
61	PENN MUTUAL LIFE	406						5
62	PENNSYLVANIA LIFE	6,718						221
63	PHOENIX MUTUAL LIFE	1,526						102
64	PIERCE NATIONAL LIFE	8,671						340
65	PROVIDENT LIFE AND ACC	3,312						76

1982 COMPAGNIES ETRANGERES - FOREIGN COMPANIES ('000)
TABLEAU XXII - ACTIF AU CANADA - ASSURANCE-VIE

NO. - NO.	POLICY LOANS - AVANCES SUR POLICES	SEGREGATED FUNDS - FONDS DISTINCTS	UNDER CONTROL OF THE CHIEF AGENT - SOUS LE CONTROLE DE L'AGENT PRINCIPAL						
			TOTAL - TOTAL	INVESTMENTS - PLACEMENTS	CASH - ENCAISSE	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	PREMIUMS OUTSTANDING - PRIMES A PERCEVOIR	OTHER ASSETS - AUTRE ACTIF	TOTAL ASSETS - TOTAL DE L'ACTIF
	$	$	$	$	$	$	$	$	$
1	285	...	899	...	123	1	...	173	297
2	...	...	587	...	52	...	...	4,244	4,296
3	1,919	...	68,716	3,592	2,407	132	1,674	552	8,357
4	...	...	3,611	1,682	943	70	234	4,072	7,001
5	...	...	2,018	186	79	1	820	63	1,149
6	...	...	569	...	116	...	...	302	418
7	...	...	244	...	652	...	2	16	670
8	...	...	1,401	...	309	5	51	487	852
9	...	...	709	...	32	...	5	...	37
10	...	...	1,772	...	561	4	8	39	612
11	...	...	234	...	...	...	...	...	...
12	...	...	2,609	...	25	...	11	...	36
13	...	...	277	...	...	...	...	...	...
14	...	...	735	...	147	...	78	230	455
15	...	...	264	...	102	...	2	...	104
16	...	...	309	...	6	...	5	...	11
17	...	...	368	175	87	1	10	187	460
18	...	117,711	117,711	...	...	...	...	1,904	1,904
19	...	...	4,792	400	393	...	553	400	1,746
20	1,867	...	22,193	2,132	4,759	...	164	98	7,153
21	98	...	21,179	...	347	1	155	20	523
22	...	...	4,149	...	160	...	118	...	278
23	...	...	270	25	23	1	...	...	49
24	1,283	...	21,653	16,988	251	40	89	453	17,821
25	420	...	16,587	...	1,112	...	954	10	2,076
26	489	...	10,551	...	304	15	102	...	421
27	...	...	349	...	...	...	...	...	...
28	...	...	6,872	...	871	...	76	261	1,208
29	49	...	1,536	...	1,115	23	4	...	1,142
30	...	...	1,655	100	25	...	...	246	371
31	...	...	262	1,947	366	41	7	95	2,456
32	7	...	293	...	447	1	36	...	484
33	...	...	338	...	33	1	7	...	41
34	1,515	...	17,522	...	3,722	30	17	385	4,154
35	...	...	255	267	1	2	...	4	274
36	...	...	2,820	...	99	...	3	...	102
37	434	...	20,119	...	96	5	360	47	508
38	7	...	684	...	...	...	64	7	71
39	...	...	1,103	...	...	...	48	313	361
40	...	...	3,343	...	6	...	1,525	74	1,605
41	2,012	...	10,900	75	330	...	...	...	405
42	266	...	4,200	98	...	...	4	...	102
43	392	...	4,995	...	132	...	26	...	158
44	137,472	24,448	2,674,149	68,887	7,117	103	10,348	8,805	95,260
45	...	...	345	...	...	...	...	...	...
46	500	...	3,409	...	1,450	10	...	1	1,461
47	...	...	1,012	...	39	...	3	...	42
48	3	...	15,955	706	73	14	1,162	469	2,424
49	4,995	...	44,888	...	609	...	23	...	632
50	2,175	...	82,847	...	431	...	1,030	54	1,515
51	454	...	3,434	991	298	5	...	1,499	2,793
52	...	...	1,834	2,913	225	64	12	202	3,416
53	...	...	362	...	190	...	3	...	193
54	67,358	...	345,153	101	1,312	93	5,258	...	6,764
55	2,471	...	17,021	2,285	691	...	336	80	3,392
56	...	...	598	248	268	1	73	27	617
57	...	...	4,377	400	204	9	...	51	664
58	...	...	157	...	9	...	3	13	25
59	...	...	12,986	2,400	945	...	248	...	3,593
60	2,221	...	63,799	426	429	3	112	4	974
61	13	...	424	...	14	1	1	...	16
62	104	...	7,043	...	1,519	4	201	194	1,918
63	...	...	1,628	...	...	...	22	...	22
64	11	...	9,022	35	9	...	18	64	126
65	24	...	3,412	...	323	...	392	3	718

1982 FOREIGN COMPANIES - COMPAGNIES ETRANGERES ('000)
TABLE XXII - ASSETS IN CANADA - LIFE

ON DEPOSIT WITH THE RECEIVER GENERAL, VESTED IN TRUST, OR SECURED BY POLICIES IN CANADA - EN DEPOT CHEZ LE RECEVEUR GENERAL, PLACE EN FIDUCIE, OU GARANTI PAR POLICES AU CANADA

NO. - NO.	COMPANY - COMPAGNIE	BONDS - OBLIGATIONS	SHARES - ACTIONS	MORTGAGE LOANS ON REAL ESTATE - PRETS HYPOTHECAIRES SUR BIENS-FONDS	REAL ESTATE AND GROUND RENTS - BIENS-FONDS ET RENTES FONCIERES	OTHER - AUTRE	CASH - ENCAISSE	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR
		$	$	$	$	$	$	$
66	PRUDENTIAL OF AMERICA	458,784	108,459	1,089,092	10,299	....	....	27,231
67	SAFECO LIFE	296	....	....	....	....	....	15
68	SOCIETE COMMERCIALE	1,976	....	....	....	41	....	64
69	STATE FARM LIFE	56,319	....	38	....	....	....	1,695
70	STATE MUTUAL LIFE	252	....	....	....	....	....	16
71	STOREBRAND INTERNATIONAL	6,074	....	....	....	5,414	....	89
72	SWISS REINSURANCE	1,845	557	....	....	....	....	58
73	TEACHERS	95,097	....	....	....	....	....	2,186
74	TRANSAMERICA OCCIDENTAL	53,298	....	41,854	....	....	....	1,782
75	TRAVELERS INSURANCE	83,453	....	53,921	2,765	....	....	2,638
76	UNIONE ITALIANA	825	....	....	....	17	....	28
77	UNION MUTUAL LIFE	2,091	....	....	....	....	....	27
78	UNIONMUTUAL STOCK LIFE	212	....	....	....	....	....	6
79	UNITED AMERICAN	2,778	....	....	....	....	....	69
80	UNITED OF OMAHA LIFE	7,744	....	....	....	....	....	138
81	WASHINGTON NATIONAL	168	....	....	....	....	....	2
82	WINTERTHUR LIFE	9,141	....	....	....	148	52	207
	TOTAL, 1982	**2,971,670**	**143,905**	**2,049,180**	**146,635**	**15,277**	**512**	**106,597**
	TOTAL, 1981	**2,875,451**	**116,213**	**2,157,879**	**97,950**	**20,357**	**652**	**95,046**

1982 COMPAGNIES ETRANGERES - FOREIGN COMPANIES ('000)
TABLEAU XXII - ACTIF AU CANADA - ASSURANCE-VIE

			UNDER CONTROL OF THE CHIEF AGENT - SOUS LE CONTROLE DE L'AGENT PRINCIPAL						
NO. - NO.	POLICY LOANS - AVANCES SUR POLICES	SEGREGATED FUNDS - FONDS DISTINCTS	TOTAL - TOTAL	INVESTMENTS - PLACEMENTS	CASH - ENCAISSE	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	PREMIUMS OUTSTANDING - PRIMES A PERCEVOIR	OTHER ASSETS - AUTRE ACTIF	TOTAL ASSETS - TOTAL DE L ACTIF
	$	$	$	$	$	$	$	$	$
66	141,437	58,072	1,893,384	....	1,282	41	12,270	3,264	16,857
67	....	....	311	....	42	....	1	....	43
68	797	....	2,878	....	1,406	20	....	765	2,191
69	4,859	....	62,911	1,955	371	17	139	101	2,583
70	6	....	274	....	17	....	6	....	23
71	....	....	11,577	202	611	4	298	92	1,207
72	....	....	2,460	....	38	....	27	80	145
73	60	....	97,343	630	18	2	9	3	662
74	7,099	....	104,033	8,514	832	....	6,566	3,681	19,693
75	10,889	....	153,666	17,986	3,960	79	5,411	6,830	34,272
76	285	....	1,155	....	346	3	....	551	900
77	294	....	2,412	....	....	....	43	103	146
78	....	....	218	....	....	....	....	....	....
79	94	....	2,941	....	453	....	65	....	518
80	1,135	....	9,017	....	....	....	9	....	9
81	....	....	170	....	1	....	....	....	1
82	....	....	9,548	....	29	....	....	....	29
	385,789	200,231	5,029,806	136,446	45,794	847	51,301	41,624	276,012
	351,593	136,141	5,851,282	99,136	46,331	1,240	53,403	42,611	242,721

1982 FOREIGN COMPANIES - COMPAGNIES ETRANGERES ('000)
TABLE XXIII - LIABILITIES AND RESERVES IN CANADA - LIFE

NO. - NO.	COMPANY - COMPAGNIE	NET ACTUARIAL RESERVE - PROVISION ACTUARIELLE NETTE (1)	OUTSTANDING CLAIMS AND PROVISION FOR UNREPORTED CLAIMS - RECLAMATIONS NON REGLEES ET PROVISION POUR SINISTRES NON DECLARES	AMOUNTS ON DEPOSIT - SOMMES EN DEPOT	OTHER CONTRACT LIABILITIES - AUTRES ENGAGEMENTS CONTRACTUELS	PROVISION FOR DIVIDENDS AND EXPERIENCE RATING REFUNDS - PROVISION POUR PARTICIPATIONS ET RISTOURNES	STAFF BENEFIT FUNDS - BENEFICES SOCIAUX	OTHER LIABILITIES - AUTRE PASSIF
		$	$	$	$	$	$	$
1	A.G.F. REASSURANCES	607	131	...	...	...	...	28
2	ABEILLE-PAIX	22	...	...	7	...	...	23
3	AETNA LIFE	42,537	3,058	283	58	2,220	...	5,197
4	ALEXANDER HAMILTON	2,536	269	...	...	...	...	139
5	ALLSTATE LIFE	377	29	...	...	86	...	641
6	AMERICAN BANKERS LIFE	107	213	...	...	...	...	64
7	AMERICAN HEALTH & LIFE	...	...	...	...	...	...	68
8	AMERICAN LIFE	327	348	...	11	88	...	495
9	AMERICAN NATIONAL	6	...	...	...	...	...	9
10	AMERICAN UNITED LIFE	153	10	...	...	2	...	1
11	BANKERS LIFE & CASUALTY	1	...	...	...	...	...	...
12	BANKERS LIFE	1,288	18	...	30	37	...	12
13	BENEFICIAL STANDARD	...	...	...	...	...	...	2
14	BUSINESS MEN'S	306	...	...	...	...	...	7
15	CAPITOL LIFE	...	...	...	...	...	...	6
16	CAROLINA LIFE	-17	10	...	...	...	...	236
17	CHARTER NATIONAL	55	100	...	...	...	...	71
18	COLLEGE RETIREMENT	...	...	...	...	...	...	...
19	COLOGNE LIFE RE	2,453	864	55	...	...	...	111
20	COMBINED	16,652	431	...	789	...	...	237
21	CONNECTICUT GENERAL	9,123	380	...	6	226	...	439
22	CONTINENTAL ASSURANCE	1,017	...	7	...	2	...	31
23	CREDIT LIFE	...	...	...	...	...	...	...
24	CUNA MUTUAL	16,144	545	1,877	42	466	...	637
25	EQUITABLE LIFE OF U.S	7,594	249	134	258	341	...	1,297
26	FEDERATED LIFE	6,980	139	75	1	...	...	293
27	FIREMAN'S FUND LIFE	...	...	...	...	...	...	...
28	FORD LIFE	1,044	74	...	...	...	...	32
29	FRANKLIN LIFE	579	40	70	...	27	...	13
30	FRANKONA REINSURANCE CO	1,025	267	...	...	...	...	497
31	GAN-VIE CIE FRANCAISE	61	6	...	2	...	...	24
32	GENERAL AMERICAN LIFE	310	13	...	...	1	...	56
33	GENERAL REASSURANCE	330	...	...	...	...	...	4
34	GLOBE LIFE	9,087	28	9	3	...	...	3,213
35	HARTFORD LIFE	21	11	...	...	...	...	71
36	JOHN ALDEN LIFE	2,014	187	...	...	...	...	3
37	JOHN HANCOCK	6,538	494	301	16	94	...	161
38	LIFE OF NORTH AMERICA	356	38	...	...	...	...	61
39	LIFE INVESTORS	337	151	...	...	...	...	150
40	LINCOLN NATIONAL	2,613	844	...	...	...	...	204
41	MACCABEES MUTUAL	7,899	45	1,478	-1	151	...	204
42	MASSACHUSETTS GENERAL	2,047	...	458	2	56	...	153
43	MASSACHUSETTS MUTUAL	3,029	10	26	12	11	...	469
44	METROPOLITAN LIFE	1,926,499	13,480	65,747	5,376	83,906	...	19,647
45	MIC LIFE	...	...	...	...	...	...	...
46	MINISTERS LIFE & CAS	2,026	19	413	1	70	...	59
47	MINNESOTA MUTUAL LIFE	64	3	10	3	...	...	2
48	MUNICH REINSURANCE	11,976	1,415	...	...	319	...	407
49	MUTUAL LIFE OF NY	22,149	184	4,726	25	1,590	512	2,044
50	MUTUAL OF OMAHA	49,287	1,998	5,732	27	1,938	...	3,499
51	MUTUELLE GENERALE	1,256	683	...	...	...	...	1,520
52	NATIONAL FIDELITY LIFE	245	235	...	...	...	...	35
53	NEW ENGLAND MUTUAL LIFE	58	7	...	...	...	...	4
54	NEW YORK LIFE	220,213	2,249	37,249	1,311	11,784	...	988
55	NORTH AMER. LIFE & CAS	12,647	732	3	11	...	...	464
56	NORTH AMERICAN REASSUR	251	80	...	...	...	...	81
57	OLD REPUBLIC LIFE	...	...	...	...	...	...	65
58	PACIFIC MUTUAL LIFE	9	6	...	...	6	...	8
59	PATRIOT LIFE	9,099	78	...	...	...	...	1,116
60	PAUL REVERE LIFE	37,970	92	76	7	113	...	-348
61	PENN MUTUAL LIFE	87	...	19	...	4	...	1
62	PENNSYLVANIA LIFE	3,064	159	...	456	...	...	331
63	PHOENIX MUTUAL LIFE	152	...	...	...	...	...	290
64	PIERCE NATIONAL LIFE	7,453	30	...	11	...	...	78
65	PROVIDENT LIFE AND ACC	943	139	...	148	535	...	25

NO. - NO.	SEGREGATED FUND LIABILITIES - PASSIF DES FONDS DISTINCTS	TOTAL LIABILITIES - PASSIF TOTAL	RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT: DEFERRED INCOME TAXES - IMPOTS REPORTES	INVESTMENT VALUATION RESERVE - RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS	RESERVE FOR UNREGISTERED REINSURANCE - RESERVE POUR REASSURANCE NON ENREGISTREE	OTHER - AUTRE	ADDITIONAL RESERVES - RESERVES ADDITIONNELLES	TOTAL LIABILITIES AND RESERVES - TOTAL DU PASSIF ET DES RESERVES	ACTUARIAL RESERVE-NET LEVEL METHOD - PROVISION ACTUARIELLE-METHODE DE LA PRIME ORDINAIRE NETTE (2)
	$	$	$	$	$	$	$	$	$
1	...	766	...	...	...	46	...	812	819
2	...	52	...	56	...	...	...	108	22
3	...	53,353	...	7,207	32	...	...	60,592	42,537
4	...	2,944	...	141	...	...	...	3,085	2,536
5	...	1,133	...	280	...	...	...	1,413	377
6	...	384	...	99	...	...	...	483	107
7	...	68	...	7	...	...	...	75	...
8	...	1,269	...	...	...	...	...	1,269	652
9	...	15	...	56	...	...	...	71	6
10	...	166	...	84	...	...	...	250	153
11	...	1	...	4	...	...	...	5	1
12	...	1,385	...	419	211	...	...	2,015	1,288
13	...	2	...	...	...	...	...	2	...
14	...	313	...	53	4	...	...	370	306
15	...	6	170	23	...	...	...	199	...
16	...	229	...	41	...	27	...	297	36
17	...	225	...	85	13	...	...	324	55
18	58,692	58,692	...	...	...	...	...	58,692	...
19	...	3,484	...	...	119	...	...	3,603	2,453
20	...	18,109	...	515	...	...	...	18,624	21,076
21	...	10,174	...	2,227	1,337	...	...	13,738	9,123
22	...	1,057	...	857	...	...	...	1,914	1,287
23	...	...	...	30	...	...	...	30	...
24	...	19,711	...	2,218	...	...	...	21,929	16,691
25	...	9,873	...	2,450	10	...	...	12,333	7,613
26	...	7,488	...	846	5	...	...	8,339	7,549
27	...	...	...	82	...	...	...	82	...
28	...	1,150	10	599	...	...	...	1,759	1,044
29	...	729	...	252	...	...	...	981	579
30	...	1,789	...	...	...	18	...	1,807	1,137
31	...	93	...	...	...	36	...	129	117
32	...	380	...	40	...	...	...	420	312
33	...	334	...	...	...	...	...	334	330
34	...	12,340	...	3,341	...	...	...	15,681	9,312
35	...	103	...	1	...	...	...	104	21
36	...	2,204	...	181	...	...	...	2,385	2,014
37	...	7,604	...	357	...	...	...	7,961	6,562
38	...	455	...	40	3	...	...	498	356
39	...	638	...	...	...	...	...	638	337
40	...	3,661	...	630	...	...	...	4,291	2,613
41	...	9,776	...	381	2	...	...	10,159	7,977
42	...	2,716	...	460	...	...	...	3,176	2,184
43	...	3,557	...	89	...	...	...	3,646	3,029
44	24,846	2,139,301	...	128,037	195	...	...	2,267,533	1,926,499
45	...	...	...	6	...	...	...	6	...
46	...	2,588	...	429	...	...	...	3,017	2,026
47	...	82	...	320	...	...	...	402	64
48	...	14,117	...	...	...	1,089	...	15,206	14,970
49	...	31,230	...	6,544	...	...	...	37,774	22,149
50	...	62,481	...	6,541	...	...	...	69,022	51,098
51	...	3,459	...	...	619	146	...	4,224	1,540
52	...	515	...	...	386	...	...	901	245
53	...	79	...	71	...	...	...	150	68
54	...	273,774	...	29,754	...	...	...	303,528	231,709
55	...	13,857	...	1,554	...	...	...	15,411	13,106
56	...	401	...	...	67	...	...	468	251
57	...	65	...	751	709	...	...	1,525	...
58	...	29	...	3	18	...	...	50	9
59	...	10,293	...	183	...	...	...	10,476	9,099
60	...	37,914	...	3,207	...	475	...	41,596	37,970
61	...	111	...	68	...	...	...	179	88
62	...	4,010	...	...	...	1,377	...	5,387	5,292
63	...	442	...	122	...	...	...	564	152
64	...	7,573	...	182	...	...	...	7,755	6,096
65	...	1,390	...	386	...	15	...	1,791	543

TABLE XXIII - LIABILITIES AND RESERVES IN CANADA - LIFE

NO. - NO.	COMPANY - COMPAGNIE	NET ACTUARIAL RESERVE - PROVISION ACTUARIELLE NETTE (1)	OUTSTANDING CLAIMS AND PROVISION FOR UNREPORTED CLAIMS - RECLAMATIONS NON REGLEES ET PROVISION POUR SINISTRES NON DECLARES	AMOUNTS ON DEPOSIT - SOMMES EN DEPOT	OTHER CONTRACT LIABILITIES - AUTRES ENGAGEMENTS CONTRACTUELS	PROVISION FOR DIVIDENDS AND EXPERIENCE RATING REFUNDS - PROVISION POUR PARTICIPATIONS ET RISTOURNES	STAFF BENEFIT FUNDS - BENEFICES SOCIAUX	OTHER LIABILITIES - AUTRE PASSIF
		$	$	$	$	$	$	$
66	PRUDENTIAL OF AMERICA	1,278,068	21,227	145,183	5,582	66,068	2,094	24,149
67	SAFECO LIFE	....	25	....	....	....	....	24
68	SOCIETE COMMERCIALE	1,833	673	....	....	....	....	255
69	STATE FARM LIFE	35,337	44	6,718	51	3,049	....	523
70	STATE MUTUAL LIFE	58	14	....	....	....	....	10
71	STOREBRAND INTERNATIONAL	9,621	1,143	....	....	....	....	242
72	SWISS REINSURANCE	253	259	....	....	18	....	132
73	TEACHERS	51,811	281	....	....	545	....	102
74	TRANSAMERICA OCCIDENTAL	64,393	4,699	269	799	421	....	5,467
75	TRAVELERS INSURANCE	75,240	3,862	381	31	4,114	....	214
76	UNIONE ITALIANA	810	98	....	....	....	....	14
77	UNION MUTUAL LIFE	1,288	23	399	1	60	....	22
78	UNIONMUTUAL STOCK LIFE	....	....	....	....	....	....	....
79	UNITED AMERICAN	2,239	91	....	9	....	....	24
80	UNITED OF OMAHA LIFE	6,117	56	....	....	....	....	18
81	WASHINGTON NATIONAL	11	11	....	....	....	....	....
82	WINTERTHUR LIFE	5,624	....	....	....	110	....	652
	TOTAL, 1982	**3,983,319**	**63,086**	**271,701**	**15,085**	**178,438**	**2,606**	**77,526**
	TOTAL, 1981	**3,761,422**	**63,844**	**259,035**	**12,527**	**173,258**	**2,308**	**66,648**

(1) FOR BASES OF VALUATION, SEE ''C'' PAGES.
(2) ACTUARIAL RESERVE CALCULATED WITHOUT DEFERMENT OF ACQUISITION EXPENSES.

NO. - NO.	SEGREGATED FUND LIABILITIES - PASSIF DES FONDS DISTINCTS	TOTAL LIABILITIES - PASSIF TOTAL	RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT: DEFERRED INCOME TAXES - IMPOTS REPORTES	INVESTMENT VALUATION RESERVE - RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS	RESERVE FOR UNREGISTERED REINSURANCE - RESERVE POUR REASSURANCE NON ENREGISTREE	OTHER - AUTRE	ADDITIONAL RESERVES - RESERVES ADDITIONNELLES	TOTAL LIABILITIES AND RESERVES - TOTAL DU PASSIF ET DES RESERVES	ACTUARIAL RESERVE-NET LEVEL METHOD - PROVISION ACTUARIELLE-METHODE DE LA PRIME ORDINAIRE NETTE (2)
	$	$	$	$	$	$	$	$	$
66	58,125	1,600,496	....	121,153	225	....	....	1,721,874	1,279,371
67	....	49	....	5	....	....	....	54	....
68	....	2,761	....	....	....	262	....	3,023	2,781
69	....	45,722	....	5,171	....	....	....	50,893	35,337
70	....	82	....	....	....	....	....	82	58
71	....	11,006	....	....	....	115	....	11,121	10,714
72	....	662	....	....	....	....	....	662	253
73	....	52,739	....	19,050	....	....	....	71,789	51,811
74	....	76,048	....	1,971	549	....	123	78,691	64,393
75	....	83,842	....	11,051	1,180	....	....	96,073	75,240
76	....	922	....	....	....	82	....	1,004	937
77	....	1,793	....	172	....	....	....	1,965	1,288
78	....	....	....	....	....	....	....	....	....
79	....	2,363	....	286	....	....	....	2,649	2,677
80	....	6,191	....	1,348	....	....	....	7,539	6,117
81	....	22	....	12	....	....	....	34	11
82	....	6,386	....	1,060	....	246	....	7,692	6,135
	141,463	4,733,224	180	363,588	5,684	3,934	123	5,106,733	4,014,708
	114,712	4,453,856	186	699,839	9,436	3,803	3,565	5,170,685	3,789,940

(1) LES CLASSES D'EVALUATION FIGURENT AUX PAGES ''C''.
(2) LA PROVISION ACTUARIELLE NE TENANT PAS COMPTE DU REPORT DES FRAIS D'ACQUISITION.

1982 FOREIGN COMPANIES - COMPAGNIES ETRANGERES ('000)
TABLE XXIV - ASSETS IN CANADA - ACCIDENT AND SICKNESS

ON DEPOSIT WITH THE RECEIVER GENERAL, VESTED IN TRUST, OR SECURED BY POLICIES IN CANADA
-
EN DEPOT CHEZ LE RECEVEUR GENERAL, PLACE EN FIDUCIE, OU GARANTI PAR POLICES AU CANADA

NO. - NO.	COMPANY - COMPAGNIE	BONDS - OBLIGATIONS	SHARES - ACTIONS	MORTGAGE LOANS ON REAL ESTATE - PRETS HYPOTHECAIRES SUR BIENS-FONDS	REAL ESTATE AND GROUND RENTS - BIENS-FONDS ET RENTES FONCIERES	CASH - ENCAISSE	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	OTHER - AUTRE
		$	$	$	$	$	$	$
1	A.G.F. REASSURANCES							
2	ABEILLE-PAIX							
3	AETNA LIFE	21,258					516	
4	ALEXANDER HAMILTON	22,284				30	837	
5	ALLSTATE LIFE	956					52	
6	AMERICAN BANKERS LIFE	2,192					53	
7	AMERICAN HEALTH & LIFE	73					1	
8	AMERICAN LIFE	202					7	
9	AMERICAN NATIONAL	200					3	
10	AMERICAN UNITED LIFE							
11	BANKERS LIFE & CASUALTY	178					6	
12	BANKERS LIFE	141					1	
13	BENEFICIAL STANDARD	80					1	
14	BUSINESS MEN'S	185					7	
15	CAPITOL LIFE	602	83				12	
16	CAROLINA LIFE	251					5	
17	CHARTER NATIONAL	155					6	
18	COLLEGE RETIREMENT							
19	COLOGNE LIFE RE	110					1	
20	COMBINED	49,681					1,004	
21	CONNECTICUT GENERAL	3,904					77	
22	CONTINENTAL ASSURANCE	397				13	8	
23	CREDIT LIFE	309					6	
24	CUNA MUTUAL	3,102					95	
25	EQUITABLE LIFE OF U.S.	8,262					182	
26	FEDERATED LIFE	323					11	
27	FIREMAN'S FUND LIFE	724					35	195
28	FORD LIFE	6,353					134	
29	FRANKLIN LIFE	497						
30	FRANKONA REINSURANCE CO							
31	GAN-VIE CIE FRANCAISE							
32	GENERAL AMERICAN LIFE	106					2	
33	GENERAL REASSURANCE	69					3	
34	GLOBE LIFE	171					4	
35	HARTFORD LIFE	150					4	
36	JOHN ALDEN LIFE	655					34	
37	JOHN HANCOCK	14,896					189	
38	LIFE OF NORTH AMERICA	8,782					229	
39	LIFE INVESTORS	3,285					82	
40	LINCOLN NATIONAL	3,251					52	
41	MACCABEES MUTUAL	678					14	
42	MASSACHUSETTS GENERAL	6,386		181		171	164	
43	MASSACHUSETTS MUTUAL	490					18	
44	METROPOLITAN LIFE	86,170					1,417	
45	MIC LIFE	231					1	
46	MINISTERS LIFE & CAS	259					11	
47	MINNESOTA MUTUAL LIFE							
48	MUNICH REINSURANCE	3,996					139	
49	MUTUAL LIFE OF NY	3,631					61	
50	MUTUAL OF OMAHA	72,513		783			1,930	13,890
51	MUTUELLE GENERALE	125					4	
52	NATIONAL FIDELITY LIFE	1,283					38	
53	NEW ENGLAND MUTUAL LIFE	939					9	
54	NEW YORK LIFE	28,828					661	
55	NORTH AMER. LIFE & CAS	2,862					69	
56	NORTH AMERICAN REASSUR	149					1	
57	OLD REPUBLIC LIFE	3,174					117	289
58	PACIFIC MUTUAL LIFE	95					2	
59	PATRIOT LIFE	145					2	
60	PAUL REVERE LIFE	42,109					1,793	
61	PENN MUTUAL LIFE	203					2	
62	PENNSYLVANIA LIFE	22,810					471	
63	PHOENIX MUTUAL LIFE	783					51	
64	PIERCE NATIONAL LIFE							
65	PROVIDENT LIFE AND ACC	3,053					58	

1982 COMPAGNIES ETRANGERES - FOREIGN COMPANIES ('000)
TABLEAU XXIV - ACTIF AU CANADA - ACCIDENT ET MALADIE

UNDER CONTROL OF THE CHIEF AGENT - SOUS LE CONTROLE DE L'AGENT PRINCIPAL

NO. - NO.	TOTAL - TOTAL	INVESTMENTS - PLACEMENTS	CASH - ENCAISSE	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	PREMIUMS OUTSTANDING - PRIMES A PERCEVOIR	AMOUNTS RECEIVED FROM LIFE - SOMMES A RECEVOIR DE L'ASSURANCE-VIE	OTHER ASSETS - AUTRES ELEMENTS D'ACTIF	TOTAL - TOTAL
	$	$	$	$	$	$	$	$
1	...	...	...	...	...	...	...	...
2	...	...	...	...	...	...	...	...
3	21,774	...	...	...	1,917	...	...	1,917
4	23,151	4,333	76	37	606	...	502	5,554
5	1,008	...	...	...	...	...	185	185
6	2,245	...	465	...	2	...	24	491
7	74	...	280	...	...	9	...	289
8	209	...	54	...	1	12	...	67
9	203	...	...	...	...	...	...	...
10	...	...	...	...	...	...	...	...
11	184	...	...	...	...	...	...	...
12	142	...	15	...	25	...	31	71
13	81	...	...	...	...	...	...	...
14	192	...	...	...	1	...	4	5
15	677	...	118	...	19	...	...	137
16	256	...	20	...	23	224	...	267
17	161	...	...	...	...	50	...	50
18	...	...	...	...	...	...	...	...
19	111	...	...	...	...	...	...	...
20	50,685	...	109	135	...	...	9,454	9,698
21	3,981	...	66	...	579	...	141	786
22	418	...	...	...	107	...	...	107
23	315	25	23	1	...	...	...	49
24	3,197	345	10	6	31	...	2	394
25	8,444	...	...	...	1,215	...	1,161	2,376
26	334	...	76	...	7	...	...	83
27	954	...	33	...	25	...	...	58
28	6,487	...	109	...	44	...	110	263
29	497	...	6	8	1	...	...	15
30	...	...	...	...	...	...	...	...
31	...	...	...	...	...	...	...	...
32	108	...	22	1	48	...	...	71
33	72	...	87	...	...	...	...	87
34	175	...	85	...	...	...	...	85
35	154	971	3	8	...	...	4	986
36	689	...	213	...	...	...	7	220
37	15,085	...	5	1	386	...	128	520
38	9,011	...	107	6	236	...	865	1,214
39	3,367	...	...	...	1	...	261	262
40	3,303	...	...	...	60	...	...	60
41	692	...	1	...	...	...	...	1
42	6,882	...	5	...	9	...	48	62
43	508	...	...	...	142	...	166	308
44	87,587	...	121	1	11,908	1,326	2,162	15,518
45	232	...	...	...	...	...	...	...
46	270	...	135	...	...	...	...	135
47	...	...	...	...	...	...	...	...
48	4,135	...	32	...	392	...	...	424
49	3,692	...	...	...	4	...	...	4
50	89,006	...	1,077	...	2,677	...	...	3,754
51	129	...	28	...	...	...	11	39
52	1,321	...	188	...	...	...	15	203
53	948	...	262	...	15	...	...	277
54	29,489	...	...	...	583	...	2,277	2,860
55	2,931	...	251	...	3	...	...	254
56	150	...	...	...	...	...	...	...
57	3,590	124	103	6	...	...	64	297
58	97	...	6	...	...	...	...	6
59	147	...	38	...	...	...	...	38
60	43,902	...	1,052	...	59	...	955	2,066
61	205	...	...	...	...	...	...	...
62	23,281	...	5,081	14	870	...	548	6,513
63	814	...	211	...	...	...	...	211
64	...	...	...	...	...	...	...	...
65	3,111	...	418	...	...	...	640	1,056

1982 FOREIGN COMPANIES - COMPAGNIES ETRANGERES ('000)
TABLE XXIV - ASSETS IN CANADA - ACCIDENT AND SICKNESS

ON DEPOSIT WITH THE RECEIVER GENERAL, VESTED IN TRUST, OR SECURED BY POLICIES IN CANADA
-
EN DEPOT CHEZ LE RECEVEUR GENERAL, PLACE EN FIDUCIE, OU GARANTI PAR POLICES AU CANADA

NO. - NO.	COMPANY - COMPAGNIE	BONDS - OBLIGATIONS	SHARES - ACTIONS	MORTGAGE LOANS ON REAL ESTATE - PRETS HYPOTHECAIRES SUR BIENS-FONDS	REAL ESTATE AND GROUND RENTS - BIENS-FONDS ET RENTES FONCIERES	CASH - ENCAISSE	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	OTHER - AUTRE
		$	$	$	$	$	$	$
66	PRUDENTIAL OF AMERICA	156,863	...	...	...	...	4,467	...
67	SAFECO LIFE	97	...	...	...	...	5	...
68	SOCIETE COMMERCIALE	...	...	...	...	...	...	...
69	STATE FARM LIFE	...	...	...	...	...	...	...
70	STATE MUTUAL LIFE	126	...	...	...	...	8	...
71	STOREBRAND INTERNATIONAL	...	...	...	...	...	...	...
72	SWISS REINSURANCE	...	...	...	...	...	...	...
73	TEACHERS	2,054	...	...	...	...	49	...
74	TRANSAMERICA OCCIDENTAL	11,654	...	...	...	...	287	...
75	TRAVELERS INSURANCE	33,981	...	...	...	...	831	...
76	UNIONE ITALIANA	...	...	...	...	...	...	...
77	UNION MUTUAL LIFE	12,288	...	...	...	...	336	1,520
78	UNIONMUTUAL STOCK LIFE	111	...	...	...	...	3	...
79	UNITED AMERICAN	100	...	...	...	...	3	...
80	UNITED OF OMAHA LIFE	85	...	...	...	...	1	...
81	WASHINGTON NATIONAL	168	...	...	...	...	2	...
82	WINTERTHUR LIFE	...	...	...	...	...	...	...
	TOTAL, 1982	**652,203**	**63**	**924**	...	**214**	**16,684**	**15,814**
	TOTAL, 1981	**588,763**	**63**	**2,826**	...	**273**	**14,665**	**12,152**
1	COMM. TRAVELERS MUT	1,717	...	...	...	...	37	...
2	INDEPENDENCE LIFE	100	...	...	...	...	4	...
3	MASSACHUSETTS INDEMNITY	912	...	...	...	...	37	...
	TOTAL, 1982	**2,729**	...	...	...	...	**78**	...
	TOTAL, 1981	**2,102**	...	...	...	...	**45**	...

1982 COMPAGNIES ETRANGERES - FOREIGN COMPANIES ('000)
TABLEAU XXIV - ACTIF AU CANADA - ACCIDENT ET MALADIE

UNDER CONTROL OF THE CHIEF AGENT - SOUS LE CONTROLE DE L'AGENT PRINCIPAL

NO. - NO.	TOTAL - TOTAL	INVESTMENTS - PLACEMENTS	CASH - ENCAISSE	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	PREMIUMS OUTSTANDING - PRIMES A PERCEVOIR	AMOUNTS RECEIVED FROM LIFE - SOMMES A RECEVOIR DE L'ASSURANCE-VIE	OTHER ASSETS - AUTRES ELEMENTS D'ACTIF	TOTAL - TOTAL
	$	$	$	$	$	$	$	$
66	161,330	...	...	1	15,029	1,902	7,664	24,596
67	102	...	42	...	...	...	...	42
68	...	...	...	...	...	...	...	...
69	...	...	...	...	...	...	...	...
70	134	...	3	...	8	...	...	11
71	...	...	...	...	...	...	...	...
72	...	...	...	...	...	...	...	...
73	2,103	...	84	...	...	...	...	84
74	11,941	...	...	...	1,457	...	9	1,466
75	34,812	...	...	...	274	...	5,272	5,546
76	...	...	...	...	...	...	...	...
77	14,144	...	256	...	699	...	2,314	3,269
78	114	...	43	...	49	...	...	92
79	103	...	91	...	...	...	...	91
80	86	...	...	...	...	...	...	...
81	170	...	305	...	...	...	...	305
82	...	...	...	...	...	...	...	...
	685,802	5,798	11,813	225	39,512	3,523	35,024	95,895
	618,742	10,625	10,544	374	35,863	3,929	16,693	78,028
1	1,754	1,353	138	34	...	...	1	1,526
2	104	64	18	1	...	...	...	83
3	949	199	410	1	97	...	81	788
	2,807	1,616	566	36	97	...	82	2,397
	2,147	1,561	424	46	31	...	59	2,121

TABLE XXV - LIABILITIES AND RESERVES IN CANADA - ACCIDENT AND SICKNESS

NO. - NO.	COMPANY - COMPAGNIE	NET ACTUARIAL RESERVE - PROVISION ACTUARIELLE NETTE (1)	OUTSTANDING CLAIMS AND PROVISION FOR UNREPORTED CLAIMS - RECLAMATIONS NON REGLEES ET PROVISION POUR SINISTRES NON DECLARES	AMOUNTS ON DEPOSIT - SOMMES EN DEPOT	OTHER CONTRACT LIABILITIES - AUTRES ENGAGEMENTS CONTRACTUELS	PROVISION FOR DIVIDENDS AND EXPERIENCE RATING REFUNDS - PROVISION POUR PARTICIPATIONS ET RISTOURNES	AMOUNTS DUE TO LIFE - SOMMES DUES A L'ASSURANCE-VIE	OTHER LIABILITIES - AUTRE PASSIF
		$	$	$	$	$	$	$
1	A.G.F. REASSURANCES							
2	ABEILLE-PAIX							
3	AETNA LIFE	9,443	2,356			1,134		-86
4	ALEXANDER HAMILTON	14,680					3,195	93
5	ALLSTATE LIFE	8						
6	AMERICAN BANKERS LIFE	989	62					132
7	AMERICAN HEALTH & LIFE							
8	AMERICAN LIFE	2	8			-9		1
9	AMERICAN NATIONAL							
10	AMERICAN UNITED LIFE							
11	BANKERS LIFE & CASUALTY	12	23				94	3
12	BANKERS LIFE			1				1
13	BENEFICIAL STANDARD							1
14	BUSINESS MEN'S	4						
15	CAPITOL LIFE		3					17
16	CAROLINA LIFE	182						74
17	CHARTER NATIONAL						4	
18	COLLEGE RETIREMENT							
19	COLOGNE LIFE RE							
20	COMBINED	31,306	1,832		183			3,610
21	CONNECTICUT GENERAL	81			8			1,059
22	CONTINENTAL ASSURANCE	3	72			38		88
23	CREDIT LIFE							
24	CUNA MUTUAL	1,725						
25	EQUITABLE LIFE OF U.S	50	605		72	171		1,258
26	FEDERATED LIFE	210	26					29
27	FIREMAN'S FUND LIFE	373						34
28	FORD LIFE	1,911						1,177
29	FRANKLIN LIFE	223						1
30	FRANKONA REINSURANCE CO							
31	GAN-VIE CIE FRANCAISE							
32	GENERAL AMERICAN LIFE	16						5
33	GENERAL REASSURANCE	1						
34	GLOBE LIFE	1					54	
35	HARTFORD LIFE		5					
36	JOHN ALDEN LIFE	395						
37	JOHN HANCOCK	681	939		63	105		196
38	LIFE OF NORTH AMERICA	5,914	947					64
39	LIFE INVESTORS	1,987						68
40	LINCOLN NATIONAL	2,900	76					62
41	MACCABEES MUTUAL	31			1			
42	MASSACHUSETTS GENERAL	3,055			30			329
43	MASSACHUSETTS MUTUAL	225	10		4	1		109
44	METROPOLITAN LIFE	56,817	6,776		283	5,183		-2,788
45	MIC LIFE							
46	MINISTERS LIFE & CAS	37			3			2
47	MINNESOTA MUTUAL LIFE							
48	MUNICH REINSURANCE	3,762	55					142
49	MUTUAL LIFE OF NY	2,429	39		35	35		3
50	MUTUAL OF OMAHA	62,848	4,358		891	281		6,290
51	MUTUELLE GENERALE	15						14
52	NATIONAL FIDELITY LIFE	148						196
53	NEW ENGLAND MUTUAL LIFE	567	1					5
54	NEW YORK LIFE	6,247	542	66	14	16		3,206
55	NORTH AMER. LIFE & CAS	304	1,398					13
56	NORTH AMERICAN REASSUR	35						
57	OLD REPUBLIC LIFE	281	5					18
58	PACIFIC MUTUAL LIFE							4
59	PATRIOT LIFE							6
60	PAUL REVERE LIFE	33,460	39		11	62		2,787
61	PENN MUTUAL LIFE							
62	PENNSYLVANIA LIFE	19,804			90			1,160
63	PHOENIX MUTUAL LIFE	329						50

TABLEAU XXV - PASSIF ET RESERVES AU CANADA - ACCIDENT ET MALADIE

RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT

NO. - NO.	TOTAL LIABILITIES - TOTAL DU PASSIF	DEFERRED INCOME TAXES - IMPOTS REPORTES	INVESTMENT VALUATION RESERVE - RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS	RESERVE FOR NEGATIVE AMOUNTS IN NON CANCELLABLE A. + S. - RESERVE ADDITIONNELLE POUR PROVISION ACTUARIELLE NEGATIVE	DEFERRED POLICY ACQUISITION EXPENSES IN EXCESS OF 30% OF UNEARNED PREMIUMS - FRAIS D'ACQUISITION REPORTES EXCEDENT 30% DES PRIMES	RESERVE FOR UNREGISTERED REINSURANCE - RESERVE POUR REASSURANCE NON ENREGISTREE	OTHER RESERVES - AUTRES RESERVES	TOTAL LIABILITIES AND RESERVES - TOTAL DU PASSIF ET DES RESERVES
	$	$	$	$	$	$	$	$
1								
2								
3	12,847		4,525			75	350	17,797
4	17,968		27					17,995
5	8							8
6	1,183		97		358			1,638
7			2					2
8	2		17					19
9			16					16
10								
11	132		20					152
12	2		10					12
13	1		3					4
14	4		8					12
15	20	442	179					641
16	256		27					283
17	4		24					28
18								
19								
20	36,931		4,699					41,630
21	1,148		342			1		1,491
22	201		96					297
23			51					51
24	1,725							1,725
25	2,156		1,627					3,783
26	265		46			1		312
27	407		18					425
28	3,088	12	630					3,730
29	224		82					306
30								
31								
32	21		21					42
33	1							1
34	55		52					107
35	5		26					31
36	395							395
37	1,984		2,392			2,073	645	7,094
38	6,925		194			154		7,273
39	2,055							2,055
40	3,038		689					3,727
41	32		1			126		159
42	3,414		722					4,136
43	349							349
44	66,271		12,314			62		78,647
45			3					3
46	42		79					121
47								
48	3,959			179	645			4,783
49	2,541		284				70	2,895
50	74,668		6,126					80,794
51	29		3			12		44
52	344		303			247		894
53	573		155					728
54	10,091		1,056		165	1,546		12,858
55	1,715		623					2,338
56	35							35
57	304		654			30		988
58	4		2				2	8
59	6		21					27
60	36,359		4,053					40,412
61			34					34
62	21,054		1,225					22,279
63	379		61					440

TABLE XXV - LIABILITIES AND RESERVES IN CANADA - ACCIDENT AND SICKNESS

NO. - NO.	COMPANY - COMPAGNIE	NET ACTUARIAL RESERVE - PROVISION ACTUARIELLE NETTE (1)	OUTSTANDING CLAIMS AND PROVISION FOR UNREPORTED CLAIMS - RECLAMATIONS NON REGLEES ET PROVISION POUR SINISTRES NON DECLARES	AMOUNTS ON DEPOSIT - SOMMES EN DEPOT	OTHER CONTRACT LIABILITIES - AUTRES ENGAGEMENTS CONTRACTUELS	PROVISION FOR DIVIDENDS AND EXPERIENCE RATING REFUNDS - PROVISION POUR PARTICIPATIONS ET RISTOURNES	AMOUNTS DUE TO LIFE - SOMMES DUES A L'ASSURANCE-VIE	OTHER LIABILITIES - AUTRE PASSIF
		$	$	$	$	$	$	$
64	PIERCE NATIONAL LIFE	...	...	...	...	...	...	...
65	PROVIDENT LIFE AND ACC	2,309	520	...	335	19	...	54
66	PRUDENTIAL OF AMERICA	75,118	28,510	1,704	259	2,129	...	2,548
67	SAFECO LIFE	67	...	...	...	...	...	2
68	SOCIETE COMMERCIALE	...	...	...	...	...	...	...
69	STATE FARM LIFE	...	...	...	...	...	...	...
70	STATE MUTUAL LIFE	3	35	...	...	...	...	6
71	STOREBRAND INTERNATIONAL	...	...	...	...	...	...	...
72	SWISS REINSURANCE	...	...	...	...	...	...	...
73	TEACHERS	408	...	...	3	2	...	6
74	TRANSAMERICA OCCIDENTAL	5,073	1,092	...	25	502	...	1,385
75	TRAVELERS INSURANCE	2,262	3,569	...	...	579	...	1,796
76	UNIONE ITALIANA	...	...	...	...	...	...	...
77	UNION MUTUAL LIFE	11,632	...	...	1	3	...	64
78	UNIONMUTUAL STOCK LIFE	753	...	...	...	...	...	23
79	UNITED AMERICAN	26	8	...	...	...	...	...
80	UNITED OF OMAHA LIFE	...	...	...	...	...	...	...
81	WASHINGTON NATIONAL	...	1	...	...	...	...	...
82	WINTERTHUR LIFE	...	...	...	...	...	...	...
	TOTAL, 1982	361,142	53,912	1,771	2,311	10,251	3,347	25,317
	TOTAL, 1981	310,829	48,082	5,103	2,317	9,505	3,503	30,048
1	COMM. TRAVELERS MUT	946	16	...	...	...	...	13
2	INDEPENDENCE LIFE	...	...	...	...	...	...	1
3	MASSACHUSETTS INDEMNITY	1,298	...	...	46	...	...	194
	TOTAL, 1982	2,244	16	...	46	...	...	208
	TOTAL, 1981	1,527	15	...	...	...	...	163

(1) FOR BASES OF VALUATION, SEE ''C'' PAGES.

RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT

NO. - NO.	TOTAL LIABILITIES - TOTAL DU PASSIF	DEFERRED INCOME TAXES - IMPOTS REPORTES	INVESTMENT VALUATION RESERVE - RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS	RESERVE FOR NEGATIVE AMOUNTS IN NON CANCELLABLE A. + S. - RESERVE ADDITIONNELLE POUR PROVISION ACTUARIELLE NEGATIVE	DEFERRED POLICY ACQUISITION EXPENSES IN EXCESS OF 30% OF UNEARNED PREMIUMS - FRAIS D'ACQUISITION REPORTES EXCEDENT 30% DES PRIMES	RESERVE FOR UNREGISTERED REINSURANCE - RESERVE POUR REASSURANCE NON ENREGISTREE	OTHER RESERVES - AUTRES RESERVES	TOTAL LIABILITIES AND RESERVES - TOTAL DU PASSIF ET DES RESERVES
	$	$	$	$	$	$	$	$
64	....	....	....	....	....	....	....	....
65	3,237	....	372	....	....	....	....	3,609
66	110,268	....	23,883	....	....	2,049	....	136,200
67	69	....	1	....	....	....	....	70
68	....	....	....	....	....	....	....	....
69	....	....	....	....	....	....	....	....
70	44	....	....	....	....	....	....	44
71	....	....	....	....	....	....	....	....
72	....	....	....	....	....	....	....	....
73	419	....	396	....	....	....	....	815
74	8,077	....	1,413	....	....	20	237	9,747
75	8,206	....	6,534	....	....	6,990	....	21,730
76	....	....	....	....	....	....	....	....
77	11,700	....	1,675	....	....	....	....	13,375
78	776	....	....	....	....	....	....	776
79	34	....	29	....	....	....	....	63
80	....	....	5	....	....	....	....	5
81	1	....	12	....	....	....	....	13
82	....	....	....	....	....	....	....	....
	458,051	**454**	**77,959**	**179**	**1,168**	**13,386**	**1,304**	**552,501**
	409,387	**461**	**113,153**	**180**	**906**	**15,428**	**2,694**	**542,209**
1	975	....	286	....	....	....	....	1,261
2	1	....	....	....	....	....	....	1
3	1,538	....	....	....	....	....	....	1,538
	2,514	....	**286**	....	....	....	....	**2,800**
	1,705	....	**510**	....	....	....	....	**2,215**

(1) LES CLASSES D'EVALUATION FIGURENT AUX PAGES ''C''.

TABLE XXVI - INCOME AND EXPENDITURE IN CANADA

NO. - NO.	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME EXCLUDING SEGREGATED FUNDS - PRODUITS DE PLACEMENTS EXCLUANT LES FONDS DISTINCTS	NET CAPITAL GAIN ON INVESTMENTS - GAIN NET DE CAPITAL SUR LES PLACEMENTS	NET INVESTMENT GAIN OF SEGREGATED FUND ASSETS - GAIN NET DE CAPITAL DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS	OTHER - AUTRE
		$	$	$	$	$	$	$
1	A.G.F. REASSURANCES							
	LIFE-ASSURANCE-VIE	584	...	74	...	...	...	36
2	ABEILLE-PAIX							
	LIFE-ASSURANCE-VIE	2,127	...	60	...	...	...	16
3	AETNA LIFE							
	LIFE-ASSURANCE-VIE	16,505	126	7,192	...	...	...	10
	A + S - A + M	19,383	...	1,897	...	...	...	...
4	ALEXANDER HAMILTON							
	LIFE-ASSURANCE-VIE	1,691	...	854	...	...	...	...
	A + S - A + M	3,885	...	3,604	-453	...	...	...
5	ALLSTATE LIFE							
	LIFE-ASSURANCE-VIE	251	...	241	...	...	...	22
	A + S - A + M	50	...	126	...	...	...	5
6	AMERICAN BANKERS LIFE							
	LIFE-ASSURANCE-VIE	736	...	113	...	...	...	20
	A + S - A + M	497	...	635	1	...	...	...
7	AMERICAN HEALTH & LIFE							
	LIFE-ASSURANCE-VIE	5	...	90	...	...	...	81
	A + S - A + M	...	...	38	...	...	...	...
8	AMERICAN LIFE							
	LIFE-ASSURANCE-VIE	1,048	...	162	-2	...	...	...
	A + S - A + M	23	...	32	-2	...	...	1
9	AMERICAN NATIONAL							
	LIFE-ASSURANCE-VIE	15	...	33	...	...	...	...
	A + S - A + M	...	...	9	...	...	...	...
10	AMERICAN UNITED LIFE							
	LIFE-ASSURANCE-VIE	154	...	263	...	...	...	72
11	BANKERS LIFE & CASUALTY							
	LIFE-ASSURANCE-VIE	...	...	21	...	...	...	...
	A + S - A + M	7	...	14	...	...	...	...
12	BANKERS LIFE							
	LIFE-ASSURANCE-VIE	457	...	216	...	...	...	-22
	A + S - A + M	100	...	13	...	...	...	...
13	BENEFICIAL STANDARD							
	LIFE-ASSURANCE-VIE	...	...	15	...	...	...	...
	A + S - A + M	...	...	8	...	...	...	...
14	BUSINESS MEN'S							
	LIFE-ASSURANCE-VIE	380	...	90	...	...	...	...
	A + S - A + M	9	...	23	...	...	...	...
15	CAPITOL LIFE							
	LIFE-ASSURANCE-VIE	173	...	24	...	...	...	...
	A + S - A + M	2	...	56	...	...	...	...
16	CAROLINA LIFE							
	LIFE-ASSURANCE-VIE	70	...	30	...	...	...	...
	A + S - A + M	753	...	34	...	...	...	...
17	CHARTER NATIONAL							
	LIFE-ASSURANCE-VIE	85	...	56	...	...	...	...
	A + S - A + M	...	...	17	...	...	...	...
18	COLLEGE RETIREMENT							
19	COLOGNE LIFE RE							
	LIFE-ASSURANCE-VIE	1,430	...	724	...	...	...	-6
	A + S - A + M	...	...	18	-1	...	...	...
20	COMBINED							
	LIFE-ASSURANCE-VIE	7,774	...	2,216	...	...	...	4
	A + S - A + M	65,110	...	5,381	45	...	...	153

1982 COMPAGNIES ETRANGERES - FOREIGN COMPANIES ('000)
TABLEAU XXVI - REVENUS ET DEPENSES AU CANADA

NO. - NO.	TOTAL - TOTAL	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	TAXES, LICENCES AND FEES (INCL. INCOME TAXES) - TAXES, PERMIS ET DROITS (INCLUANT LES IMPOTS)	COMMISSIONS AND GENERAL EXPENSES - COMMISSIONS ET FRAIS GENERAUX	OTHER - AUTRE	DIVIDENDS TO POLICYHOLDERS AND EXPERIENCE RATING REFUNDS - PARTICIPATIONS ET RISTOURNES	TOTAL - TOTAL
	$	$	$	$	$	$	$	$	$
1	694	294	...	...	3	268	21	...	586
2	2.203	765	...	...	2	754	1	7	1,529
3	23.833	12,485	187	...	349	1,172	-182	110	14,121
	21,280	19,308	...	...	-1,089	1,987	28	-556	19,678
4	2,545	1,035	...	...	554	146	38	...	1,773
	7,036	4,312	...	...	1,834	219	...	...	6,365
5	514	33	...	...	23	4	...	...	60
	181	-5	...	...	-33	...	...	...	-38
6	869	755	...	...	-48	117	-19	...	805
	1,133	126	...	...	12	206	276	...	620
7	176	2	...	...	78	1	...	...	81
	38	...	...	...	...	...	...	...	...
8	1,208	299	...	...	108	587	32	...	1,026
	54	32	...	...	1	6	5	...	44
9	48	-150	...	...	1	6	...	...	-143
	9	...	...	...	...	...	...	...	...
10	489	2	...	...	1	16	...	2	21
11	21	...	...	...	...	...	...	...	...
	21	35	...	...	7	-16	...	...	26
12	651	155	...	...	9	5	29	64	262
	113	87	...	...	3	1	...	...	91
13	15	...	...	...	2	...	...	...	2
	6	...	...	...	1	...	...	...	1
14	470	929	...	...	-80	146	13	...	1,008
	32	...	...	...	...	1	...	...	1
15	197	224	...	...	8	2	-22	...	212
	58	-2	...	...	11	3	-53	...	-41
16	100	5	...	...	2	216	...	...	223
	787	333	...	...	17	1,401	...	...	1,751
17	141	200	...	...	9	81	2	...	292
	17	...	...	...	...	3	...	...	3
18									
19	2,148	1,508	...	...	35	39	27	...	1,609
	17	...	...	...	...	...	...	...	...
20	9,994	3,283	...	...	177	4,335	...	...	7,795
	70,689	29,386	...	...	1,955	31,622	98	631	63,692

1982 FOREIGN COMPANIES - COMPAGNIES ETRANGERES ('000)
TABLE XXVI - INCOME AND EXPENDITURE IN CANADA

NO. - NO.	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME EXCLUDING SEGREGATED FUNDS - PRODUITS DE PLACEMENTS EXCLUANT LES FONDS DISTINCTS	NET CAPITAL GAIN ON INVESTMENTS - GAIN NET DE CAPITAL SUR LES PLACEMENTS	NET INVESTMENT GAIN OF SEGREGATED FUND ASSETS - GAIN NET DE CAPITAL DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS	OTHER - AUTRE
		$	$	$	$	$	$	$
21	CONNECTICUT GENERAL							
	LIFE-ASSURANCE-VIE	1,295	28	2,000	...	...	...	...
	A - S - A - M	3,387	...	380	...	...	...	-1,287
22	CONTINENTAL ASSURANCE							
	LIFE-ASSURANCE-VIE	382	...	393	...	...	...	...
	A - S - A - M	182	...	38	...	...	...	...
23	CREDIT LIFE							
	LIFE-ASSURANCE-VIE	...	...	28	...	...	...	...
	A - S - A - M	...	...	33	...	...	...	...
24	CUNA MUTUAL							
	LIFE-ASSURANCE-VIE	3,550	...	2,003	25	...	...	253
	A - S - A - M	567	...	396	...	...	...	...
25	EQUITABLE LIFE OF U.S.							
	LIFE-ASSURANCE-VIE	2,044	51	1,898	...	...	...	-853
	A - S - A - M	2,741	...	1,029	...	...	...	497
26	FEDERATED LIFE							
	LIFE-ASSURANCE-VIE	1,838	...	1,008	...	...	...	15
	A - S - A - M	194	...	33	...	...	...	...
27	FIREMAN'S FUND LIFE							
	LIFE-ASSURANCE-VIE	...	...	28	...	...	...	...
	A - S - A - M	534	...	89	...	...	...	...
28	FORD LIFE							
	LIFE-ASSURANCE-VIE	1,457	...	811	43	...	...	6
	A - S - A - M	426	...	835	...	...	...	6
29	FRANKLIN LIFE							
	LIFE-ASSURANCE-VIE	199	...	261	...	...	...	19
	A - S - A - M	24	...	30	...	...	...	...
30	FRANKONA REINSURANCE CO							
	LIFE-ASSURANCE-VIE	1,482	...	179	...	...	...	19
31	GAN-VIE CIE FRANCAISE							
	LIFE-ASSURANCE-VIE	92	...	328	...	...	...	...
32	GENERAL AMERICAN LIFE							
	LIFE-ASSURANCE-VIE	293	...	59	...	...	...	...
	A - S - A - M	148	...	24	...	...	...	...
33	GENERAL REASSURANCE							
	LIFE-ASSURANCE-VIE	190	...	67	...	...	...	...
	A - S - A - M	6	...	12	...	...	...	...
34	GLOBE LIFE							
	LIFE-ASSURANCE-VIE	517	...	2,028	...	...	...	14
	A - S - A - M	...	...	23	...	...	...	...
35	HARTFORD LIFE							
	LIFE-ASSURANCE-VIE	84	...	85	...	...	...	...
	A - S - A - M	80	...	63	...	...	...	7
36	JOHN ALDEN LIFE							
	LIFE-ASSURANCE-VIE	18	...	324	...	...	...	...
	A - S - A - M	...	...	133	...	...	...	...
37	JOHN HANCOCK							
	LIFE-ASSURANCE-VIE	1,991	798	1,528	...	...	...	481
	A - S - A - M	4,078	...	1,427	...	...	...	87
38	LIFE OF NORTH AMERICA							
	LIFE-ASSURANCE-VIE	264	...	77	2	...	...	...
	A - S - A - M	2,529	...	1,281	...	...	...	...
39	LIFE INVESTORS							
	LIFE-ASSURANCE-VIE	970	...	114	...	...	...	...
	A - S - A - M	908	...	389	...	...	...	...
40	LINCOLN NATIONAL							
	LIFE-ASSURANCE-VIE	4,002	...	313	...	...	...	...
	A - S - A - M	1,049	...	331	...	...	...	...

1982 COMPAGNIES ETRANGERES - FOREIGN COMPANIES ('000)
TABLEAU XXVI - REVENUS ET DEPENSES AU CANADA

NO. - NO.	TOTAL - TOTAL	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	TAXES, LICENCES AND FEES (INCL. INCOME TAXES) - TAXES, PERMIS ET DROITS (INCLUANT LES IMPOTS)	COMMISSIONS AND GENERAL EXPENSES - COMMISSIONS ET FRAIS GENERAUX	OTHER - AUTRE	DIVIDENDS TO POLICYHOLDERS AND EXPERIENCE RATING REFUNDS - PARTICIPATIONS ET RISTOURNES	TOTAL - TOTAL
	$	$	$	$	$	$	$	$	$
21									
	3,323	1,218	181	...	414	37	27	22	1,899
	2,440	1,673	...	...	489	24	...	...	2,186
22									
	755	87	...	...	103	42	...	12	244
	218	135	...	...	5	28	...	...	168
23									
	29	...	...	...	2	3	...	...	5
	33	...	...	...	2	2	...	...	4
24									
	5,831	2,741	22	...	591	1,515	373	454	5,656
	963	449	...	...	-4	198	...	...	643
25									
	3,140	1,679	216	...	-107	-421	57	1,402	2,826
	4,267	2,676	...	...	168	127	-5	406	3,374
26									
	2,859	1,050	...	...	34	668	28	...	1,780
	227	102	...	...	19	77	...	...	198
27									
	28	...	...	...	...	...	...	...	...
	623	57	...	...	243	33	...	...	333
28									
	2,317	825	...	...	592	10	44	...	1,471
	1,267	2,042	...	...	161	8	29	...	2,240
29									
	479	68	...	...	3	31	10	20	132
	60	34	...	...	...	1	...	...	35
30									
	1,660	868	...	...	28	528	166	...	1,590
31									
	420	3	...	...	8	174	...	...	185
32									
	352	28	...	...	57	8	...	...	93
	170	147	...	...	5	9	...	...	161
33									
	257	335	...	...	...	36	...	...	371
	18	...	...	...	...	2	...	...	2
34									
	2,559	2,840	...	...	30	61	23	...	2,954
	23	-14	...	...	...	2	...	...	-12
35									
	160	54	...	...	56	...	...	...	110
	150	43	...	...	2	...	...	...	45
36									
	340	147	...	...	...	2	...	...	149
	133	64	...	...	...	2	...	...	66
37									
	4,778	7,514	160	...	61	-3,019	-6,661	112	-1,833
	5,592	4,775	...	...	95	541	128	63	5,602
38									
	343	95	...	...	119	39	...	...	253
	3,790	3,094	...	...	212	484	...	1	3,791
39									
	1,684	588	...	...	147	154	18	...	907
	1,295	888	...	...	68	268	6	...	1,230
40									
	4,315	2,391	...	...	6	1,523	4	...	3,926
	1,380	999	...	...	2	502	...	...	1,503

NO. / NO.	COMPANY / COMPAGNIE	PREMIUMS / PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES / ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME EXCLUDING SEGREGATED FUNDS / PRODUITS DE PLACEMENTS EXCLUANT LES FONDS DISTINCTS	NET CAPITAL GAIN ON INVESTMENTS / GAIN NET DE CAPITAL SUR LES PLACEMENTS	NET INVESTMENT GAIN OF SEGREGATED FUND ASSETS / GAIN NET DE CAPITAL DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS / PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS	OTHER / AUTRE
		$	$	$	$	$	$	$
41	MACCABEES MUTUAL							
	LIFE-ASSURANCE-VIE	376		792	259			110
	A + S - A + M	15		23	4			2
42	MASSACHUSETTS GENERAL							
	LIFE-ASSURANCE-VIE	268		407	-11			53
	A + S - A + M	1,181		778	-22			2
43	MASSACHUSETTS MUTUAL							
	LIFE-ASSURANCE-VIE	84		589	-119			4
	A + S - A + M	395		62	71			1,003
44	METROPOLITAN LIFE							
	LIFE-ASSURANCE-VIE	319,803	5,352	306,600	-8,504	2,489		12,316
	A + S - A + M	47,404		8,776				2
45	MIC LIFE							
	LIFE-ASSURANCE-VIE			2				
	A + S - A + M			1				
46	MINISTERS LIFE & CAS							
	LIFE-ASSURANCE-VIE	103		455				63
	A + S - A + M	10		20				
47	MINNESOTA MUTUAL LIFE							
	LIFE-ASSURANCE-VIE	27		58				
48	MUNICH REINSURANCE							
	LIFE-ASSURANCE-VIE	10,878		2,042				
	A + S - A + M	2,206		505				
49	MUTUAL LIFE OF NY							
	LIFE-ASSURANCE-VIE	2,370	29	2,624				619
	A + S - A + M	601		288				
50	MUTUAL OF OMAHA							
	LIFE-ASSURANCE-VIE	18,263		8,890				1,660
	A + S - A + M	60,618		8,976				129
51	MUTUELLE GENERALE							
	LIFE-ASSURANCE-VIE	1,059		354	6			120
	A + S - A + M	15		14				
52	NATIONAL FIDELITY LIFE							
	LIFE-ASSURANCE-VIE	191		551				
	A + S - A + M	259		185				
53	NEW ENGLAND MUTUAL LIFE							
	LIFE-ASSURANCE-VIE	86		31				-2
	A + S - A + M	13		42				-2
54	NEW YORK LIFE							
	LIFE-ASSURANCE-VIE	51,262	57	39,080	-2			8,180
	A + S - A + M	8,435		1,801				49
55	NORTH AMER. LIFE & CAS							
	LIFE-ASSURANCE-VIE	1,931		1,732				
	A + S - A + M	469		333				1
56	NORTH AMERICAN REASSUR							
	LIFE-ASSURANCE-VIE	5,052		101				
	A + S - A + M	17		17				
57	OLD REPUBLIC LIFE							
	LIFE-ASSURANCE-VIE	-154		405				
	A + S - A + M	-234		336				
58	PACIFIC MUTUAL LIFE							
	LIFE-ASSURANCE-VIE	18		7				
	A + S - A + M			5				
59	PATRIOT LIFE							
	LIFE-ASSURANCE-VIE	-744		1,940				
	A + S - A + M			16				
60	PAUL REVERE LIFE							
	LIFE-ASSURANCE-VIE	7,590	471	6,432				463
	A + S - A + M	18,944		4,677				

1982 COMPAGNIES ETRANGERES - FOREIGN COMPANIES ('000)
TABLEAU XXVI - REVENUS ET DEPENSES AU CANADA

NO. - NO.	TOTAL - TOTAL	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	TAXES, LICENCES AND FEES (INCL. INCOME TAXES) - TAXES, PERMIS ET DROITS (INCLUANT LES IMPOTS)	COMMISSIONS AND GENERAL EXPENSES - COMMISSIONS ET FRAIS GENERAUX	OTHER - AUTRE	DIVIDENDS TO POLICYHOLDERS AND EXPERIENCE RATING REFUNDS - PARTICIPATIONS ET RISTOURNES	TOTAL - TOTAL
	$	$	$	$	$	$	$	$	$
41									
	1.537	713	...	...	200	304	206	161	1,584
	45	-1	...	...	1	15	...	...	15
42									
	717	248	1	...	130	75	62	78	594
	1.939	386	...	...	564	296	...	...	1,246
43									
	558	215	...	...	9	6	156	19	405
	1.531	188	...	...	17	8	13	4	228
44									
	638,055	210,901	4,047	...	10,906	127,120	12,889	82,746	448,609
	56,182	40,188	...	...	-3,020	11,555	154	834	49,711
45									
	2	...	...	...	...	...	...	...	...
	1	...	...	...	...	...	...	...	...
46									
	621	174	6	...	87	108	70	64	509
	30	-4	...	...	...	36	...	...	32
47									
	85	12	...	...	17	3	...	5	37
48									
	12.920	5.038	...	...	3	5,844	210	590	11,685
	2,711	614	...	...	...	791	...	...	1,405
49									
	5.642	2.481	39	...	2.819	1,622	711	1,120	8,792
	889	497	...	...	7	72	1	14	591
50									
	28,813	8.966	32	...	2,553	6.782	2,381	1,121	21,835
	69,723	44,583	...	...	3,166	19,444	...	993	68,186
51									
	1.539	1,011	...	...	10	617	184	...	1,822
	29	-1	...	...	...	5	...	...	4
52									
	742	99	...	...	13	155	...	...	287
	444	119	...	...	47	28	...	...	194
53									
	115	7	...	...	2	1	...	8	18
	53	15	...	...	3	2	...	...	20
54									
	98,577	25,912	181	...	985	15,565	7,148	10,025	59,796
	10,285	6,030	...	...	158	1,290	409	37	7,934
55									
	3,663	2,193	6	...	-90	249	22	213	2,593
	803	211	...	...	11	100	...	208	530
56									
	5,153	9.952	...	...	4	347	-5,205	...	5,098
	34	6	...	...	1	6	...	...	13
57									
	251	-67	...	...	-12	85	...	...	6
	102	-17	...	...	-52	-25	...	...	-94
58									
	25	14	...	...	5	3	...	-1	21
	5	...	...	...	3	2	...	...	5
59									
	1,196	183	...	...	908	-64	...	...	1,007
	16	...	...	...	8	...	...	...	8
60									
	14,956	5,404	380	...	308	2,946	2,826	92	11,958
	23,621	4,658	...	...	1,695	9,406	...	-13	15,756

1982 FOREIGN COMPANIES - COMPAGNIES ETRANGERES ('000)
TABLE XXVI - INCOME AND EXPENDITURE IN CANADA

NO. - NO.	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME EXCLUDING SEGREGATED FUNDS - PRODUITS DE PLACEMENTS EXCLUANT LES FONDS DISTINCTS	NET CAPITAL GAIN ON INVESTMENTS - GAIN NET DE CAPITAL SUR LES PLACEMENTS	NET INVESTMENT GAIN OF SEGREGATED FUND ASSETS - GAIN NET DE CAPITAL DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS	OTHER - AUTRE
		$	$	$	$	$	$	$
61	PENN MUTUAL LIFE							
	LIFE-ASSURANCE-VIE	8		27				2
	A + S - A + M			12				
62	PENNSYLVANIA LIFE							
	LIFE-ASSURANCE-VIE	3,510		790				65
	A + S - A + M	14,505		2,822				219
63	PHOENIX MUTUAL LIFE							
	LIFE-ASSURANCE-VIE	97		179				
	A + S - A + M	30		89				
64	PIERCE NATIONAL LIFE							
	LIFE-ASSURANCE-VIE	1,935		986				
65	PROVIDENT LIFE AND ACC							
	LIFE-ASSURANCE-VIE	2,229		330				
	A + S - A + M	2,612		316				23
66	PRUDENTIAL OF AMERICA							
	LIFE-ASSURANCE-VIE	231,398	2,433	150,043	-985	2,831		-17,899
	A + S - A + M	139,587		15,555	3			-1,198
67	SAFECO LIFE							
	LIFE-ASSURANCE-VIE	50		36				
	A + S - A + M	16		11				
68	SOCIETE COMMERCIALE							
	LIFE-ASSURANCE-VIE	2,705		383				90
69	STATE FARM LIFE							
	LIFE-ASSURANCE-VIE	10,452		8,293				1,846
70	STATE MUTUAL LIFE							
	LIFE-ASSURANCE-VIE	138		27	3			
	A + S - A + M	211		12	1			
71	STOREBRAND INTERNATIONAL							
	LIFE-ASSURANCE-VIE	8,571		1,026				425
72	SWISS REINSURANCE							
	LIFE-ASSURANCE-VIE	554		225				
73	TEACHERS							
	LIFE-ASSURANCE-VIE	5,819	20	10,397				
	A + S - A + M	31		224				
74	TRANSAMERICA OCCIDENTAL							
	LIFE-ASSURANCE-VIE	35,374		11,598	-79			1,922
	A + S - A + M	10,151		1,048				90
75	TRAVELERS INSURANCE							
	LIFE-ASSURANCE-VIE	18,583	395	15,419	3			19
	A + S - A + M	7,426		2,918				
76	UNIONE ITALIANA							
	LIFE-ASSURANCE-VIE	290		137	3			55
77	UNION MUTUAL LIFE							
	LIFE-ASSURANCE-VIE	308	21	222	48			48
	A + S - A + M	1,821		1,591	193			4
78	UNIONMUTUAL STOCK LIFE							
	LIFE-ASSURANCE-VIE			36				
	A + S - A + M	149		19				
79	UNITED AMERICAN							
	LIFE-ASSURANCE-VIE	1,316		355				
	A + S - A + M	14		10				
80	UNITED OF OMAHA LIFE							
	LIFE-ASSURANCE-VIE	330		685				1
	A + S - A + M			5				
81	WASHINGTON NATIONAL							
	LIFE-ASSURANCE-VIE			26				
	A + S - A + M			132				

1982 COMPAGNIES ETRANGERES - FOREIGN COMPANIES ('000)
TABLEAU XXVI - REVENUS ET DEPENSES AU CANADA

NO. - NO.	TOTAL - TOTAL	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	TAXES, LICENCES AND FEES (INCL. INCOME TAXES) - TAXES, PERMIS ET DROITS (INCLUANT LES IMPOTS)	COMMISSIONS AND GENERAL EXPENSES - COMMISSIONS ET FRAIS GENERAUX	OTHER - AUTRE	DIVIDENDS TO POLICYHOLDERS AND EXPERIENCE RATING REFUNDS - PARTICIPATIONS ET RISTOURNES	TOTAL - TOTAL
	$	$	$	$	$	$	$	$	$
61	35	6	...	...	3	1	1	3	14
	12	...	...	...	...	...	...	...	...
62	4,365	1,089	...	...	91	1,311	...	454	2,945
	17,546	7,275	...	...	206	6,156	...	...	13,637
63	276	...	...	...	126	...	...	...	126
	119	34	...	...	58	...	...	...	92
64	2,921	531	...	...	239	546	...	...	1,316
65	2,559	802	1	...	25	13	...	352	1,193
	2,945	3,329	...	...	51	528	...	20	3,928
66	369,021	110,837	1,698	...	18,456	67,532	21,826	71,679	292,028
	153,947	148,194	...	...	-10,030	10,326	4,626	1,346	154,462
67	86	24	...	...	29	14	...	...	67
	27	71	...	...	7	4	...	...	82
68	3,158	1,161	...	...	17	1,782	99	...	3,059
69	18,391	2,363	10	...	645	2,386	1,201	2,251	8,856
70	168	106	...	...	5	3	...	...	114
	224	127	...	...	6	...	...	...	133
71	8,022	3,147	...	...	144	3,323	498	...	7,112
72	779	324	2	...	110	41	8	50	535
73	16,236	1,813	96	...	9	26	1,116	4,374	7,434
	255	67	...	...	1	5	...	2	75
74	48,813	20,821	197	...	1,088	8,375	579	45	31,105
	11,289	8,620	...	...	309	2,230	45	391	11,595
75	34,419	15,432	1,174	...	4,443	2,037	245	1,661	24,992
	10,344	8,854	...	...	491	179	...	504	10,028
76	485	210	...	...	3	190	1	...	404
77	647	119	6	...	151	24	60	63	423
	3,608	2,170	...	...	359	329	...	3	2,861
78	36	...	...	...	...	...	...	...	...
	168	776	...	...	8	23	...	...	807
79	1,671	299	...	...	46	518	67	...	930
	24	4	...	...	...	3	...	...	7
80	996	726	1	...	226	83	1	...	1,037
	5	...	...	...	...	...	...	...	...
81	26	...	...	...	...	...	...	...	...
	132	...	...	...	1	2	...	...	3

1982 FOREIGN COMPANIES - COMPAGNIES ETRANGERES ('000)
TABLE XXVI - INCOME AND EXPENDITURE IN CANADA

NO. - NO.	COMPANY - COMPAGNIE	PREMIUMS - PRIMES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	INVESTMENT INCOME EXCLUDING SEGREGATED FUNDS - PRODUITS DE PLACEMENTS EXCLUANT LES FONDS DISTINCTS	NET CAPITAL GAIN ON INVESTMENTS - GAIN NET DE CAPITAL SUR LES PLACEMENTS	NET INVESTMENT GAIN OF SEGREGATED FUND ASSETS - GAIN NET DE CAPITAL DES FONDS DISTINCTS	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS DEPOSITED IN SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS DEPOSES DANS DES FONDS DISTINCTS	OTHER - AUTRE
		$	$	$	$	$	$	$
82	WINTERTHUR LIFE							
	LIFE-ASSURANCE-VIE	1,376	3	975	....	....	....	....
	TOTAL, 1982							
	LIFE-ASSURANCE-VIE	795,615	9,784	599,050	-9,310	5,320	....	10,527
	A + S - A + M	423,550	....	70,028	-161	....	....	-207

NO. - NO.	TOTAL - TOTAL	CLAIMS INCURRED - RECLAMATIONS ENCOURUES	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS EN VERTU DE RENTES DE REGLEMENT	POLICY DIVIDENDS AND PROCEEDS OF CONTRACTS WITHDRAWN FROM SEGREGATED FUNDS - PARTICIPATIONS ET PRODUITS DE CONTRATS PROVENANT DES FONDS DISTINCTS	TAXES, LICENCES AND FEES (INCL. INCOME TAXES) - TAXES, PERMIS ET DROITS (INCLUANT LES IMPOTS)	COMMISSIONS AND GENERAL EXPENSES - COMMISSIONS ET FRAIS GENERAUX	OTHER - AUTRE	DIVIDENDS TO POLICYHOLDERS AND EXPERIENCE RATING REFUNDS - PARTICIPATIONS ET RISTOURNES	TOTAL - TOTAL
	$	$	$	$	$	$	$	$	$
82									
	2.354	1,159	....	....	....	789	....	89	2,037
	1,410,986	478,760	8,643	....	48,032	260,050	41,391	179,467	1,016,343
	493,210	347,779	....	....	-1,730	100,557	5,760	4,888	457,254

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXVII - LIFE - INSURANCE PREMIUMS (NET)
TABLEAU XXVII - ASSURANCE-VIE - PRIMES NETTES

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLE: SINGLE - UNIQUES	INDIVIDUAL - INDIVIDUELLE: FIRST YEAR - PREMIERE ANNEE	INDIVIDUAL - INDIVIDUELLE: RENEWAL - RENOUVELLEMENTS	GROUP - COLLECTIVE: SINGLE - UNIQUES	GROUP - COLLECTIVE: FIRST YEAR - PREMIERE ANNEE	GROUP - COLLECTIVE: RENEWAL - RENOUVELLEMENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA							
	TOTAL	...	1,123	1,243	...	...	1	2,367
	IN/AU CANADA	...	1,123	1,243	...	...	1	2,367
2	ACADIA LIFE							
	TOTAL	69	385	2,405	...	...	...	2,859
	IN/AU CANADA	69	385	2,405	...	...	...	2,859
3	ALLIANCE MUTUELLE							
	TOTAL	1,134	3,098	22,577	45	1,540	9,740	38,134
	IN/AU CANADA	1,134	3,098	22,553	45	1,540	9,730	38,100
4	ALLSTATE LIFE OF CANADA							
	TOTAL	...	1,894	6,496	...	226	4,749	13,365
	IN/AU CANADA	...	1,894	6,496	...	226	4,749	13,365
5	ASSUR.-VIE DESJARDINS							
	TOTAL	797	2,135	12,741	...	2,573	88,149	106,395
	IN/AU CANADA	797	2,135	12,741	...	2,573	88,149	106,395
6	ATLANTIC MUTUAL LIFE							
	TOTAL	...	36	32	...	104	1,174	1,346
	IN/AU CANADA	...	36	32	...	104	1,174	1,346
7	CANADA LIFE							
	TOTAL	28,846	19,022	125,719	97	9,292	96,090	279,066
	IN/AU CANADA	15,283	11,439	57,585	97	5,243	84,050	173,697
8	CANADIAN GENERAL LIFE							
	TOTAL	...	1,415	955	...	546	3,657	6,573
	IN/AU CANADA	...	1,415	955	...	545	3,657	6,573
9	CANADIAN REASSURANCE							
	TOTAL	...	17,254	121,118	...	195	3,514	142,081
	IN/AU CANADA	...	6,667	11,767	...	195	3,412	22,041
10	CHRYSLER LIFE							
	TOTAL	...	...	...	120	...	...	120
	IN/AU CANADA	...	...	...	120	...	...	120
11	CITADEL LIFE							
	TOTAL	474	1,432	6,705	...	1,203	2,607	12,421
	IN/AU CANADA	474	1,432	6,705	...	1,203	2,607	12,421
12	COLONIA LIFE							
	TOTAL	3,155	547	1,797	...	...	6	5,505
	IN/AU CANADA	3,155	547	1,797	...	...	6	5,505
13	COMMERCIAL LIFE							
	TOTAL	64	1,316	5,261	63	87	739	7,530
	IN/AU CANADA	64	1,316	5,261	63	87	739	7,530
14	LA SAUVEGARDE							
	TOTAL	7	1,803	9,741	...	229	14,695	26,475
	IN/AU CANADA	7	1,803	9,736	...	229	14,695	26,470
15	CONFEDERATION LIFE							
	TOTAL	14,938	26,495	137,210	...	9,318	104,535	292,496
	IN/AU CANADA	2,159	7,350	37,886	...	5,672	82,592	135,659
16	LES COOPERANTS							
	TOTAL	543	3,429	22,230	...	758	11,094	38,054
	IN/AU CANADA	515	3,362	21,568	...	758	11,094	37,297
17	CO-OPERATORS LIFE							
	TOTAL	1,233	3,829	17,036	...	214	19,224	41,536
	IN/AU CANADA	1,233	3,829	17,036	...	214	19,224	41,536
18	CROWN LIFE							
	TOTAL	8,740	37,866	188,408	...	10,940	79,440	325,394
	IN/AU CANADA	3,208	10,779	61,922	...	1,670	32,411	109,990
19	CUMIS LIFE							
	TOTAL	...	115	676	130	454	18,008	19,383
	IN/AU CANADA	...	115	676	130	454	18,008	19,383
20	DOMINION LIFE							
	TOTAL	3,640	7,080	25,675	9	1,573	13,802	51,779
	IN/AU CANADA	3,234	5,035	15,382	9	1,139	7,508	32,307

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXVII - LIFE - INSURANCE PREMIUMS (NET)
TABLEAU XXVII - ASSURANCE-VIE - PRIMES NETTES

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLE: SINGLE - UNIQUES	INDIVIDUAL - INDIVIDUELLE: FIRST YEAR - PREMIERE ANNEE	INDIVIDUAL - INDIVIDUELLE: RENEWAL - RENOUVELLEMENTS	GROUP - COLLECTIVE: SINGLE - UNIQUES	GROUP - COLLECTIVE: FIRST YEAR - PREMIERE ANNEE	GROUP - COLLECTIVE: RENEWAL - RENOUVELLEMENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
21	DOMINION OF CANADA GENERAL							
	TOTAL	....	359	1,801	295	79	2,254	4,788
	IN/AU CANADA	....	359	1,801	295	79	2,254	4,788
22	EATON BAY LIFE							
	TOTAL	58	1,988	8,739	....	791	8,716	20,292
	IN/AU CANADA	58	1,988	8,739	....	791	8,716	20,292
23	EQUITABLE LIFE OF CANADA							
	TOTAL	2,956	1,566	10,154	....	266	7,121	22,063
	IN/AU CANADA	2,956	1,521	9,949	....	266	7,121	21,813
24	EXCELSIOR LIFE							
	TOTAL	15,894	9,162	22,561	390	3,895	40,610	92,512
	IN/AU CANADA	15,894	9,162	22,561	390	3,895	40,610	92,512
25	FAMILY LIFE							
	TOTAL	580	418	2,418	....	....	26	3,442
	IN/AU CANADA	580	418	2,418	....	....	26	3,442
26	FIDELITY LIFE							
	TOTAL	2,412	2,840	5,198	....	552	1,424	12,426
	IN/AU CANADA	2,412	2,840	5,198	....	552	1,424	12,426
27	FINANCIAL LIFE							
	TOTAL	11	191	23	-7	....	....	218
	IN/AU CANADA	11	191	23	-7	....	....	218
28	GLACIER NATIONAL LIFE							
	TOTAL	254	....	131	....	....	....	385
	IN/AU CANADA	254	....	131	....	....	....	385
29	GREAT LAKES REINSURANCE							
	TOTAL	....	11	106	....	....	....	117
30	GREAT-WEST LIFE							
	TOTAL	25,043	27,303	173,371	9,472	13,488	188,479	437,156
	IN/AU CANADA	17,489	13,889	62,812	5,694	6,367	102,984	209,235
31	IMPERIAL LIFE							
	TOTAL	41,138	17,256	82,770	....	3,175	23,511	167,850
	IN/AU CANADA	4,504	5,635	30,732	....	1,409	19,017	61,297
32	INA LIFE OF CANADA							
	TOTAL	....	....	....	....	-73	822	749
	IN/AU CANADA	....	....	....	....	-73	822	749
33	LAURIER LIFE							
	TOTAL	....	242	434	....	255	558	1,489
	IN/AU CANADA	....	242	434	....	255	558	1,489
34	LONDON LIFE							
	TOTAL	18,695	38,032	271,804	....	7,654	50,038	386,223
	IN/AU CANADA	18,695	37,982	271,718	....	7,654	50,038	386,087
35	MANUFACTURERS LIFE							
	TOTAL	38,768	108,766	363,606	383	2,905	26,575	541,003
	IN/AU CANADA	6,935	15,530	72,436	5	400	8,262	103,568
36	MARITIME LIFE							
	TOTAL	21,537	7,265	18,114	-145	2,195	15,043	64,009
	IN/AU CANADA	21,513	7,110	16,702	-145	2,195	15,042	62,417
37	MONARCH LIFE							
	TOTAL	731	7,243	27,964	....	117	553	36,608
	IN/AU CANADA	731	7,243	27,962	....	117	553	36,606
38	MONTREAL LIFE							
	TOTAL	130	2,654	9,453	1	46	1,149	13,433
	IN/AU CANADA	130	2,571	9,453	1	46	1,149	13,350
39	MONY LIFE							
	TOTAL	10,168	3,614	5,783	....	....	....	19,565
	IN/AU CANADA	10,168	3,614	5,783	....	....	....	19,565
40	MUTUAL LIFE OF CANADA							
	TOTAL	11,373	31,346	139,194	759	1,922	42,630	227,224
	IN/AU CANADA	11,372	31,314	138,831	759	1,922	42,630	226,828
41	NATIONAL LIFE OF CANADA							
	TOTAL	580	5,158	18,533	....	1,395	24,216	49,882
	IN/AU CANADA	546	4,533	12,424	....	1,395	24,168	43,086

TABLE XXVII - LIFE - INSURANCE PREMIUMS (NET)
TABLEAU XXVII - ASSURANCE-VIE - PRIMES NETTES

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLE: SINGLE - UNIQUES	INDIVIDUAL - INDIVIDUELLE: FIRST YEAR - PREMIERE ANNEE	INDIVIDUAL - INDIVIDUELLE: RENEWAL - RENOUVELLEMENTS	GROUP - COLLECTIVE: SINGLE - UNIQUES	GROUP - COLLECTIVE: FIRST YEAR - PREMIERE ANNEE	GROUP - COLLECTIVE: RENEWAL - RENOUVELLEMENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
42	LA NATIONALE							
	TOTAL	....	732	1,008	....	97	416	2,253
	IN/AU CANADA	....	666	872	....	97	313	1,948
43	NORTH AMERICAN LIFE							
	TOTAL	17,030	16,863	88,169	146	3,234	30,093	155,535
	IN/AU CANADA	9,729	8,619	40,734	146	853	21,179	81,260
44	NORTH WEST LIFE							
	TOTAL	6,148	1,332	3,081	123	....	259	10,943
	IN/AU CANADA	5,693	1,001	2,178	123	....	259	9,254
45	NORTHERN LIFE							
	TOTAL	1,178	2,785	13,395	29	368	3,149	20,904
	IN/AU CANADA	1,164	2,669	12,541	29	368	3,144	19,915
46	OCCIDENTAL LIFE							
	TOTAL	....	5,851	4,186	....	....	....	10,037
	IN/AU CANADA	....	5,851	4,186	....	....	....	10,037
47	PIONEER LIFE							
	TOTAL	1,786	2,849	13,485	....	....	....	18,120
	IN/AU CANADA	1,786	2,815	13,147	....	....	....	17,748
48	PITTS LIFE							
	TOTAL	....	190	347	....	95	191	823
	IN/AU CANADA	....	190	347	....	95	191	823
49	PRINCIPAL LIFE							
50	RELIABLE LIFE							
	TOTAL	....	27	233	2,098	....	....	2,358
	IN/AU CANADA	....	27	233	2,098	....	....	2,358
51	SOVEREIGN LIFE							
	TOTAL	120	710	7,082	....	....	....	7,912
	IN/AU CANADA	120	710	7,082	....	....	....	7,912
52	SUN LIFE							
	TOTAL	84,482	65,516	357,252	3,852	23,208	179,740	714,050
	IN/AU CANADA	10,322	26,247	129,726	3,754	8,580	121,161	299,790
53	TORONTO MUTUAL LIFE							
	TOTAL	391	464	3,558	....	....	....	4,413
	IN/AU CANADA	391	464	3,558	....	....	....	4,413
54	TRAVELERS LIFE OF CANADA							
	TOTAL	....	967	1,162	....	146	1,629	3,904
	IN/AU CANADA	....	967	1,162	....	146	1,629	3,904
55	WAWANESA MUTUAL LIFE							
	TOTAL	57	1,186	3,069	....	135	284	4,731
	IN/AU CANADA	57	1,186	3,069	....	135	284	4,731
56	WESTERN LIFE							
	TOTAL	42	95	991	....	....	....	1,128
	IN/AU CANADA	42	95	991	....	....	....	1,128
57	ZURICH LIFE							
	TOTAL	354	4,141	10,199	46	405	3,452	18,597
	IN/AU CANADA	354	4,134	10,159	46	405	3,452	18,550
	TOTAL, 1982							
	TOTAL	365,556	499,396	2,377,399	17,906	105,602	1,124,162	4,490,021
	IN/AU CANADA	175,238	265,543	1,223,838	13,652	59,802	860,792	2,598,865

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XXVIII - LIFE - INSURANCE PREMIUMS IN CANADA (NET)
TABLEAU XXVIII - ASSURANCE-VIE - PRIMES NETTES AU CANADA

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLE: SINGLE - UNIQUES	INDIVIDUAL - INDIVIDUELLE: FIRST YEAR - PREMIERE ANNEE	INDIVIDUAL - INDIVIDUELLE: RENEWAL - RENOUVELLEMENTS	GROUP - COLLECTIVE: SINGLE - UNIQUES	GROUP - COLLECTIVE: FIRST YEAR - PREMIERE ANNEE	GROUP - COLLECTIVE: RENEWAL - RENOUVELLEMENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
	--BRITISH - BRITANNIQUES--							
1	COMMERCIAL UNION	2,231	4,150	15,505	519	380	1,983	24,768
2	CO-OPERATIVE INSURANCE	...	83	243	...	4	232	562
3	MERCANTILE AND GENERAL	...	3,652	12,817	...	673	6,239	23,381
4	MUTUAL LIFE & CITIZENS'	38	...	20	...	...	...	58
5	NRG LONDON REINSURANCE	...	367	674	...	3	25	1,069
6	NORWICH UNION LIFE	1,259	797	6,150	...	67	1,028	9,301
7	PHOENIX ASSURANCE	10	28	101	...	...	...	139
8	PRUDENTIAL (OF ENGLAND)	24,284	8,877	52,923	727	2,275	6,815	95,901
9	ROYAL LIFE	946	1,537	8,423	...	...	225	11,131
10	STANDARD LIFE	14,157	3,636	22,050	21	244	3,212	43,320
11	SUN ALLIANCE AND LONDON	160	861	1,743	...	...	56	2,820
12	VICTORY	...	2,952	5,235	...	406	1,616	10,209
	TOTAL, 1982	43,085	26,940	125,884	1,267	4,052	21,431	222,659
	TOTAL, 1981	44,621	25,713	127,183	1,553	2,641	19,735	221,446
	--FOREIGN - ETRANGERES--							
1	A.G.F. REASSURANCES	...	173	309	...	19	83	584
2	ABEILLE-PAIX	...	2	2,125	...	...	...	2,127
3	AETNA LIFE	2	11	351	...	496	15,552	16,422
4	ALEXANDER HAMILTON	...	...	...	1,691	...	...	1,691
5	ALLSTATE LIFE	...	26	144	...	1	80	251
6	AMERICAN BANKERS LIFE	5	...	...	...	731	...	736
7	AMERICAN HEALTH & LIFE	...	...	...	...	...	5	5
8	AMERICAN LIFE	...	3,517	-2,591	...	6	116	1,048
9	AMERICAN NATIONAL	...	...	15	...	...	...	15
10	AMERICAN UNITED LIFE	...	20	134	...	...	...	154
11	BANKERS LIFE & CASUALTY	...	...	...	...	...	...	...
12	BANKERS LIFE	...	...	...	...	...	344	344
13	BENEFICIAL STANDARD	...	...	...	...	...	...	...
14	BUSINESS MEN'S	...	130	250	...	...	...	380
15	CAPITOL LIFE	...	...	...	...	...	173	173
16	CAROLINA LIFE	...	57	13	...	...	...	70
17	CHARTER NATIONAL	...	35	50	...	...	...	85
18	COLLEGE RETIREMENT	...	...	...	...	...	...	...
19	COLOGNE LIFE RE	...	28	1,402	...	...	...	1,430
20	COMBINED	...	1,752	5,884	...	...	138	7,774
21	CONNECTICUT GENERAL	...	53	353	...	91	678	1,175
22	CONTINENTAL ASSURANCE	...	7	83	...	...	272	362
23	CREDIT LIFE	...	...	...	...	...	...	...
24	CUNA MUTUAL	...	227	2,106	...	17	1,001	3,351
25	EQUITABLE LIFE OF U.S	10	85	124	...	...	1,177	1,396
26	FEDERATED LIFE	...	436	1,301	...	...	59	1,796
27	FIREMAN'S FUND LIFE	...	...	...	...	...	...	...
28	FORD LIFE	...	...	...	...	...	1,457	1,457
29	FRANKLIN LIFE	2	20	176	...	...	...	198
30	FRANKONA REINSURANCE CO.	...	541	921	...	...	...	1,462
31	GAN-VIE CIE FRANCAISE	...	54	38	...	...	...	92
32	GENERAL AMERICAN LIFE	...	22	223	...	10	38	293
33	GENERAL REASSURANCE	...	10	180	...	...	...	190
34	GLOBE LIFE	...	168	183	...	4	141	496
35	HARTFORD LIFE	...	...	...	...	...	84	84
36	JOHN ALDEN LIFE	...	...	1	...	...	15	16
37	JOHN HANCOCK	8	7	-369	...	67	2,209	1,922
38	LIFE OF NORTH AMERICA	...	...	101	...	...	163	264
39	LIFE INVESTORS	...	...	...	...	346	624	970
40	LINCOLN NATIONAL	...	1,194	1,421	...	...	1,387	4,002
41	MACCABEES MUTUAL	9	1	366	...	...	...	376
42	MASSACHUSETTS GENERAL	4	...	262	...	...	...	266
43	MASSACHUSETTS MUTUAL	...	...	69	...	...	122	191
44	METROPOLITAN LIFE	45,626	21,259	141,103	50	3,304	45,944	257,286
45	MIC LIFE	...	...	...	...	...	...	...
46	MINISTERS LIFE & CAS	4	...	99	...	...	...	103
47	MINNESOTA MUTUAL LIFE	1	...	2	...	...	24	27
48	MUNICH REINSURANCE	...	3,075	5,781	...	406	1,616	10,878
49	MUTUAL LIFE OF NY	244	482	1,583	...	...	54	2,363
50	MUTUAL OF OMAHA	830	1,747	8,194	...	659	5,933	17,363
51	MUTUELLE GENERALE	...	272	498	...	87	202	1,059
52	NATIONAL FIDELITY LIFE	...	81	110	...	...	...	191
53	NEW ENGLAND MUTUAL LIFE	...	...	...	...	...	86	86
54	NEW YORK LIFE	1,565	7,027	35,404	3	1,051	4,187	49,237

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XXVIII - LIFE - INSURANCE PREMIUMS IN CANADA (NET)
TABLEAU XXVIII - ASSURANCE-VIE - PRIMES NETTES AU CANADA

		INDIVIDUAL - INDIVIDUELLE			GROUP - COLLECTIVE			
NO. - NO.	COMPANY - COMPAGNIE	SINGLE - UNIQUES	FIRST YEAR - PREMIERE ANNEE	RENEWAL - RENOUVELLEMENTS	SINGLE - UNIQUES	FIRST YEAR - PREMIERE ANNEE	RENEWAL - RENOUVELLEMENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
55	NORTH AMER LIFE & CAS	...	13	1 053	...	...	843	1,909
56	NORTH AMERICAN REASSUR	...	16	5,036	...	...	...	5,052
57	OLD REPUBLIC LIFE	...	...	...	-154	...	...	-154
58	PACIFIC MUTUAL LIFE	...	...	...	...	...	18	18
59	PATRIOT LIFE	...	...	...	-846	102	...	-744
60	PAUL REVERE LIFE	...	827	3,413	...	...	238	4,478
61	PENN MUTUAL LIFE	...	...	6	...	...	...	6
62	PENNSYLVANIA LIFE	...	1,002	1,539	...	...	969	3,510
63	PHOENIX MUTUAL LIFE	...	16	81	...	...	...	97
64	PIERCE NATIONAL LIFE	55	343	1,412	...	...	...	1,810
65	PROVIDENT LIFE AND ACC	...	1	9	...	41	2,178	2,229
66	PRUDENTIAL OF AMERICA	25,411	18,053	107,675	...	6,182	50,832	208,153
67	SAFECO LIFE	...	...	...	...	...	50	50
68	SOCIETE COMMERCIALE	...	848	1,301	...	175	381	2,705
69	STATE FARM LIFE	373	1,237	7,192	...	...	246	9,048
70	STATE MUTUAL LIFE	...	...	1	...	5	132	138
71	STOREBRAND INTERNATIONAL	...	2,232	4,339	...	...	...	6,571
72	SWISS REINSURANCE	...	33	372	...	1	148	554
73	TEACHERS	21	5	205	...	...	...	231
74	TRANSAMERICA OCCIDENTAL	...	1,830	28,057	...	334	3,572	33,793
75	TRAVELERS INSURANCE	...	...	4,155	...	...	13,925	18,080
76	UNIONE ITALIANA	...	125	143	...	2	20	290
77	UNION MUTUAL LIFE	4	...	69	...	2	233	308
78	UNIONMUTUAL STOCK LIFE	...	...	...	...	...	...	...
79	UNITED AMERICAN	342	974	...	...	...	...	1,316
80	UNITED OF OMAHA LIFE	...	1	328	...	...	1	330
81	WASHINGTON NATIONAL	...	...	...	...	...	...	...
82	WINTERTHUR LIFE	38	118	547	...	103	222	1,028
	TOTAL, 1982	**74,554**	**70,193**	**375,342**	**744**	**14,242**	**157,972**	**693,047**
	TOTAL, 1981	**89,810**	**64,073**	**386,398**	**2,710**	**12,797**	**181,317**	**737,105**

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXIX - LIFE - ANNUITY PREMIUMS (NET)
TABLEAU XXIX - VIE - PRIMES DE RENTES (NETTES)

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLES			GROUP - COLLECTIVES			
		SINGLE - UNIQUES	FIRST YEAR - PREMIERE ANNEE	RENEWAL - RENOUVELLE-MENTS	SINGLE - UNIQUES	FIRST YEAR - PREMIERE ANNEE	RENEWAL - RENOUVELLE-MENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA							
	TOTAL	20	...	196	1	...	...	217
	IN/AU CANADA	20	...	196	1	...	...	217
2	ACADIA LIFE							
	TOTAL	65	50	701	...	...	...	816
	IN/AU CANADA	65	50	701	...	...	...	816
3	ALLIANCE MUTUELLE							
	TOTAL	16,257	...	232	16,699	676	6,585	40,449
	IN/AU CANADA	16,257	...	232	16,699	676	6,585	40,449
4	ALLSTATE LIFE OF CANADA							
	TOTAL	362	653	708	...	...	3,183	4,906
	IN/AU CANADA	362	653	708	...	...	3,183	4,906
5	ASSUR.-VIE DESJARDINS							
	TOTAL	10,820	...	194	678	...	17,520	29,212
	IN/AU CANADA	10,820	...	194	678	...	17,520	29,212
6	ATLANTIC MUTUAL LIFE							
7	CANADA LIFE							
	TOTAL	254,201	5,460	7,213	135,791	5,812	34,232	443,709
	IN/AU CANADA	240,383	5,249	4,043	94,616	5,427	16,350	366,068
8	CANADIAN GENERAL LIFE							
	TOTAL	...	19	45	...	...	...	64
	IN/AU CANADA	...	19	45	...	...	...	64
9	CANADIAN REASSURANCE							
	TOTAL	...	...	1,303	...	...	...	1,303
	IN/AU CANADA	...	...	1,303	...	...	...	1,303
10	CHRYSLER LIFE							
11	CITADEL LIFE							
	TOTAL	2,406	801	748	25	...	399	4,379
	IN/AU CANADA	2,406	801	748	25	...	399	4,379
12	COLONIA LIFE							
	TOTAL	16,090	5,022	60	...	...	...	21,172
	IN/AU CANADA	16,090	5,022	60	...	...	...	21,172
13	COMMERCIAL LIFE							
	TOTAL	3,881	42	115	464	11	793	5,306
	IN/AU CANADA	3,881	42	115	464	11	793	5,306
14	LA SAUVEGARDE							
	TOTAL	13,227	...	140	1,950	264	12,762	28,343
	IN/AU CANADA	13,227	...	140	1,950	264	12,762	28,343
15	CONFEDERATION LIFE							
	TOTAL	96,703	6,514	17,857	195,210	...	539	316,823
	IN/AU CANADA	78,881	11	2,298	188,477	...	539	270,206
16	LES COOPERANTS							
	TOTAL	31,463	...	487	...	510	4,557	37,017
	IN/AU CANADA	29,389	...	477	...	510	4,557	34,933
17	CO-OPERATORS LIFE							
	TOTAL	4,986	...	375	1,006	...	7,811	14,178
	IN/AU CANADA	4,986	...	375	1,006	...	7,811	14,178
18	CROWN LIFE							
	TOTAL	50,592	9,789	8,072	205,549	16,505	39,548	330,055
	IN/AU CANADA	21,636	6,531	2,296	34,080	6,801	23,891	95,235
19	CUMIS LIFE							
	TOTAL	563	44	170	...	247	4,602	5,626
	IN/AU CANADA	563	44	170	...	247	4,602	5,626
20	DOMINION LIFE							
	TOTAL	123,724	9	401	12,675	1,967	9,170	147,946
	IN/AU CANADA	104,036	1	152	6,804	1,937	8,042	120,972
21	DOMINION OF CANADA GENERAL							
	TOTAL	14,412	...	91	219	...	11	14,733
	IN/AU CANADA	14,412	...	91	219	...	11	14,733

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXIX - LIFE - ANNUITY PREMIUMS (NET)
TABLEAU XXIX - VIE - PRIMES DE RENTES (NETTES)

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLES: SINGLE - UNIQUES	FIRST YEAR - PREMIERE ANNEE	RENEWAL - RENOUVELLEMENTS	GROUP - COLLECTIVES: SINGLE - UNIQUES	FIRST YEAR - PREMIERE ANNEE	RENEWAL - RENOUVELLEMENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
22	EATON BA[illegible]							
	TOTAL	25,798	21	108	11,634	...	1,697	39,256
	IN/AU CANADA	25,798	21	108	11,634	...	1,697	39,256
23	EQUITABLE LIFE OF CANADA							
	TOTAL	27,941	152	381	4,761	...	...	33,235
	IN/AU CANADA	27,941	152	381	4,761	...	...	33,235
24	EXCELSIOR LIFE							
	TOTAL	30,020	...	289	62,384	320	11,045	104,058
	IN/AU CANADA	30,020	...	289	62,384	320	11,045	104,058
25	FAMILY LIFE							
	TOTAL	3,058	2,886	2,636	...	11,612	40	20,232
	IN/AU CANADA	3,058	2,886	2,636	...	11,612	40	20,232
26	FIDELITY LIFE							
	TOTAL	9,072	-3	257	...	...	349	9,675
	IN/AU CANADA	9,072	-3	257	...	...	349	9,675
27	FINANCIAL LIFE							
	TOTAL	3,363	...	19	...	...	...	3,382
	IN/AU CANADA	3,363	...	19	...	...	...	3,382
28	GLACIER NATIONAL LIFE							
	TOTAL	...	...	334	...	...	9	343
	IN/AU CANADA	...	...	...	...	...	9	9
29	GREAT LAKES REINSURANCE							
30	GREAT-WEST LIFE							
	TOTAL	142,545	1,097	2,167	135,597	24,587	467,224	773,317
	IN/AU CANADA	139,990	22	2,223	43,152	6,575	216,848	408,810
31	IMPERIAL LIFE							
	TOTAL	56,226	1,703	5,026	17,430	22,201	29,730	132,316
	IN/AU CANADA	55,668	5	440	17,430	19,815	21,546	114,904
32	INA LIFE OF CANADA							
33	LAURIER LIFE							
	TOTAL	...	...	...	...	...	48	48
	IN/AU CANADA	...	...	...	...	...	48	48
34	LONDON LIFE							
	TOTAL	81,539	324	4,992	9,423	12,138	41,420	149,836
	IN/AU CANADA	81,539	324	4,992	9,423	12,138	41,420	149,836
35	MANUFACTURERS LIFE							
	TOTAL	419,941	5,411	14,674	174,993	39,993	92,723	747,735
	IN/AU CANADA	199,535	463	2,222	106,791	14,832	55,514	379,358
36	MARITIME LIFE							
	TOTAL	68,540	5	613	12,783	247	15,459	97,647
	IN/AU CANADA	68,062	4	504	12,783	247	15,459	97,059
37	MONARCH LIFE							
	TOTAL	39,240	...	530	2,250	801	7,922	50,743
	IN/AU CANADA	39,240	...	530	2,250	801	7,922	50,743
38	MONTREAL LIFE							
	TOTAL	4,075	1,472	851	1,397	414	3,673	11,882
	IN/AU CANADA	4,075	743	851	1,397	414	3,673	11,153
39	MONY LIFE							
	TOTAL	15,082	1	75	...	...	...	15,158
	IN/AU CANADA	15,082	1	75	...	...	...	15,158
40	MUTUAL LIFE OF CANADA							
	TOTAL	292,925	...	3,405	3,015	40,487	61,923	401,755
	IN/AU CANADA	292,925	...	3,405	3,015	40,487	61,923	401,755
41	NATIONAL LIFE OF CANADA							
	TOTAL	12,671	...	171	-2,881	743	49,435	60,139
	IN/AU CANADA	12,597	...	160	-2,881	743	49,103	59,722
42	LA NATIONALE							
43	NORTH AMERICAN LIFE							
	TOTAL	61,039	87	691	13,392	2,061	47,450	124,720
	IN/AU CANADA	61,039	1	311	13,346	1,966	42,580	119,243

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXIX - LIFE - ANNUITY PREMIUMS (NET)
TABLEAU XXIX - VIE - PRIMES DE RENTES (NETTES)

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLES: SINGLE - UNIQUES	FIRST YEAR - PREMIERE ANNEE	RENEWAL - RENOUVELLEMENTS	GROUP - COLLECTIVES: SINGLE - UNIQUES	FIRST YEAR - PREMIERE ANNEE	RENEWAL - RENOUVELLEMENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
44	NORTH WEST LIFE							
	TOTAL	12,679	17,328	6,125			3	36,135
	IN/AU CANADA	6,654	8,650	596			3	15,903
45	NORTHERN LIFE							
	TOTAL	8,840	294	545	51		585	10,315
	IN/AU CANADA	8,840	293	530	51		585	10,299
46	OCCIDENTAL LIFE							
	TOTAL	354	1,728	1,555		1,537	831	6,005
	IN/AU CANADA	354	1,728	1,555		1,537	831	6,005
47	PIONEER LIFE							
	TOTAL		54	1,749				1,803
	IN/AU CANADA		54	1,749				1,803
48	PITTS LIFE							
49	PRINCIPAL LIFE							
50	RELIABLE LIFE							
51	SOVEREIGN LIFE							
	TOTAL	105		57				162
	IN/AU CANADA	105		57				162
52	SUN LIFE							
	TOTAL	73,571	192,308	14,948	145,292	39,806	131,312	597,237
	IN/AU CANADA	72,429	192,158	14,366	139,288	36,292	97,624	552,157
53	TORONTO MUTUAL LIFE							
	TOTAL	664		55				719
	IN/AU CANADA	664		55				719
54	TRAVELERS LIFE OF CANADA							
	TOTAL		4,776	7,153	581	5,812	11,370	29,692
	IN/AU CANADA		4,776	7,153	581	5,812	11,370	29,692
55	WAWANESA MUTUAL LIFE							
	TOTAL	1,905	1,323	2,190				5,418
	IN/AU CANADA	1,905	1,323	2,190				5,418
56	WESTERN LIFE							
	TOTAL			25				25
	IN/AU CANADA			25				25
57	ZURICH LIFE							
	TOTAL	13,157	8	152	1,991	451	2,960	18,719
	IN/AU CANADA	13,157	8	152	1,991	451	2,960	18,719
	TOTAL, 1982							
	TOTAL	2,044,220	260,378	110,881	1,164,360	229,202	1,118,920	4,927,961
	IN/AU CANADA	1,730,525	232,032	62,175	772,415	169,915	749,594	3,716,656

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XXX - LIFE - ANNUITY PREMIUMS IN CANADA (NET)
TABLEAU XXX - ASSURANCE-VIE - PRIMES DE RENTES AU CANADA (NETTES)

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLES: SINGLE - UNIQUES	FIRST YEAR - PREMIERE ANNEE	RENEWAL - RENOUVELLEMENTS	GROUP - COLLECTIVES: SINGLE - UNIQUES	FIRST YEAR - PREMIERE ANNEE	RENEWAL - RENOUVELLEMENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
	--BRITISH - BRITANNIQUES--							
1	COMMERCIAL UNION	4,409		212		77	237	4,935
2	CO-OPERATIVE INSURANCE							
3	MERCANTILE AND GENERAL			7				7
4	MUTUAL LIFE & CITIZENS'							
5	NRG LONDON REINSURANCE							
6	NORWICH UNION LIFE	962	18	744	57	3	5,786	7,580
7	PHOENIX ASSURANCE							
8	PRUDENTIAL (OF ENGLAND)	73,298		57	55,344	3,072	37,534	169,305
9	ROYAL LIFE	2,003	7	200				2,210
10	STANDARD LIFE	35,897	10,788	2,205	57,410	13,921	178,875	299,096
11	SUN ALLIANCE AND LONDON							
12	VICTORY							
	TOTAL, 1982	116,569	10,813	3,425	112,821	17,073	222,432	483,133
	TOTAL, 1981	60,183	11,005	3,216	57,623	28,806	218,517	379,350
	--FOREIGN - ETRANGERES--							
1	A.G.F. REASSURANCES							
2	ABEILLE-PAIX							
3	AETNA LIFE						83	83
4	ALEXANDER HAMILTON							
5	ALLSTATE LIFE							
6	AMERICAN BANKERS LIFE							
7	AMERICAN HEALTH & LIFE							
8	AMERICAN LIFE							
9	AMERICAN NATIONAL							
10	AMERICAN UNITED LIFE							
11	BANKERS LIFE & CASUALTY							
12	BANKERS LIFE						113	113
13	BENEFICIAL STANDARD							
14	BUSINESS MEN'S							
15	CAPITOL LIFE							
16	CAROLINA LIFE							
17	CHARTER NATIONAL							
18	COLLEGE RETIREMENT							
19	COLOGNE LIFE RE							
20	COMBINED							
21	CONNECTICUT GENERAL						120	120
22	CONTINENTAL ASSURANCE							
23	CREDIT LIFE							
24	CUNA MUTUAL			199				199
25	EQUITABLE LIFE OF U.S.			3			645	648
26	FEDERATED LIFE			42				42
27	FIREMAN'S FUND LIFE							
28	FORD LIFE							
29	FRANKLIN LIFE			1				1
30	FRANKONA REINSURANCE CO.							
31	GAN-VIE CIE FRANCAISE							
32	GENERAL AMERICAN LIFE							
33	GENERAL REASSURANCE							
34	GLOBE LIFE			21				21
35	HARTFORD LIFE							
36	JOHN ALDEN LIFE							
37	JOHN HANCOCK			-3			72	69
38	LIFE OF NORTH AMERICA							
39	LIFE INVESTORS							
40	LINCOLN NATIONAL							
41	MACCABEES MUTUAL							
42	MASSACHUSETTS GENERAL			2				2
43	MASSACHUSETTS MUTUAL			1			-108	-107
44	METROPOLITAN LIFE	3,876	3,998	8,507	27,683	1,193	17,260	62,517
45	MIC LIFE							
46	MINISTERS LIFE & CAS							
47	MINNESOTA MUTUAL LIFE							
48	MUNICH REINSURANCE							
49	MUTUAL LIFE OF NY			6			1	7
50	MUTUAL OF OMAHA	49	2	226	50		573	900
51	MUTUELLE GENERALE							
52	NATIONAL FIDELITY LIFE							
53	NEW ENGLAND MUTUAL LIFE							
54	NEW YORK LIFE	277	319	896			533	2,025

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XXX - LIFE - ANNUITY PREMIUMS IN CANADA (NET)
TABLEAU XXX - ASSURANCE-VIE - PRIMES DE RENTES AU CANADA (NETTES)

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLES: SINGLE - UNIQUES	INDIVIDUAL - INDIVIDUELLES: FIRST YEAR - PREMIERE ANNEE	INDIVIDUAL - INDIVIDUELLES: RENEWAL - RENOUVELLEMENTS	GROUP - COLLECTIVES: SINGLE - UNIQUES	GROUP - COLLECTIVES: FIRST YEAR - PREMIERE ANNEE	GROUP - COLLECTIVES: RENEWAL - RENOUVELLEMENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
55	NORTH AMER LIFE & CAS	...	...	7	15	...	...	22
56	NORTH AMERICAN REASSUR	...	...	...	...	...	...	...
57	OLD REPUBLIC LIFE	...	...	...	...	...	...	...
58	PACIFIC MUTUAL LIFE	...	...	...	...	...	...	...
59	PATRIOT LIFE	...	...	...	...	...	...	...
60	PAUL REVERE LIFE	36	...	2,764	...	...	312	3,112
61	PENN MUTUAL LIFE	...	...	...	...	...	...	...
62	PENNSYLVANIA LIFE	...	...	...	...	...	...	...
63	PHOENIX MUTUAL LIFE	...	...	...	...	...	...	...
64	PIERCE NATIONAL LIFE	125	...	...	...	...	...	125
65	PROVIDENT LIFE AND ACC	...	...	...	...	...	...	...
66	PRUDENTIAL OF AMERICA	14,885	171	5,021	...	223	2,945	23,245
67	SAFECO LIFE	...	...	...	...	...	...	...
68	SOCIETE COMMERCIALE	...	...	...	...	...	...	...
69	STATE FARM LIFE	281	889	234	...	...	...	1,404
70	STATE MUTUAL LIFE	...	...	...	...	...	...	...
71	STOREBRAND INTERNATIONAL	...	...	...	...	...	...	...
72	SWISS REINSURANCE	...	...	...	...	...	...	...
73	TEACHERS	3,407	129	2,052	...	...	...	5,588
74	TRANSAMERICA OCCIDENTAL	1	...	...	...	1,507	73	1,581
75	TRAVELERS INSURANCE	-15	...	5	...	...	513	503
76	UNIONE ITALIANA	...	...	...	...	...	...	...
77	UNION MUTUAL LIFE	...	...	...	...	...	...	...
78	UNIONMUTUAL STOCK LIFE	...	...	...	...	...	...	...
79	UNITED AMERICAN	...	...	...	...	...	...	...
80	UNITED OF OMAHA LIFE	...	...	...	...	...	...	...
81	WASHINGTON NATIONAL	...	...	...	...	...	...	...
82	WINTERTHUR LIFE	194	62	58	2	...	32	348
	TOTAL, 1982	23,116	5,570	20,042	27,750	2,823	23,167	102,568
	TOTAL, 1981	14,207	6,992	22,515	17,277	1,771	17,250	80,012

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXXI - LIFE - PREMIUMS (NET)

NO. - NO.	COMPANY - COMPAGNIE	PARTICIPATING - AVEC PARTICIPATION: INDIVIDUAL - INDIVIDUELLES: INSURANCE - ASSURANCE	INDIVIDUAL - INDIVIDUELLES: ANNUITY - RENTE	GROUP - COLLECTIVES: INSURANCE - ASSURANCE	GROUP - COLLECTIVES: ANNUITY - RENTE	TOTAL PARTICIPATING - TOTAL AVEC PARTICIPATION
		$	$	$	$	$
1	ABBEY LIFE OF CANADA					
	TOTAL	401	6	...	1	408
	IN/AU CANADA	401	6	...	1	408
2	ACADIA LIFE					
	TOTAL	302	...	...	...	302
	IN/AU CANADA	302	...	...	...	302
3	ALLIANCE MUTUELLE					
	TOTAL	24,395	15,454	7,117	21,933	68,899
	IN/AU CANADA	24,372	15,454	7,111	21,933	68,870
4	ALLSTATE LIFE OF CANADA					
	TOTAL	...	...	...	...	...
	IN/AU CANADA	...	...	...	...	...
5	ASSUR.-VIE DESJARDINS					
	TOTAL	13,832	332	90,722	18,198	123,084
	IN/AU CANADA	13,832	332	90,722	18,198	123,084
6	ATLANTIC MUTUAL LIFE					
	TOTAL	6	...	922	...	928
	IN/AU CANADA	6	...	922	...	928
7	CANADA LIFE					
	TOTAL	157,661	4,447	19,559	1,976	183,643
	IN/AU CANADA	73,603	2,936	15,527	178	92,244
8	CANADIAN GENERAL LIFE					
	TOTAL	...	...	...	...	...
	IN/AU CANADA	...	...	...	...	...
9	CANADIAN REASSURANCE					
	TOTAL	...	...	...	...	...
	IN/AU CANADA	...	...	...	...	...
10	CHRYSLER LIFE					
	TOTAL	...	...	...	...	...
	IN/AU CANADA	...	...	...	...	...
11	CITADEL LIFE					
	TOTAL	5,060	798	294	...	6,152
	IN/AU CANADA	5,060	798	294	...	6,152
12	COLONIA LIFE					
	TOTAL	906	50	...	...	956
	IN/AU CANADA	906	50	...	...	956
13	COMMERCIAL LIFE					
	TOTAL	578	...	...	...	578
	IN/AU CANADA	578	...	...	...	578
14	LA SAUVEGARDE					
	TOTAL	6,919	142	...	...	7,061
	IN/AU CANADA	6,919	142	...	...	7,061
15	CONFEDERATION LIFE					
	TOTAL	169,212	27,363	...	...	196,575
	IN/AU CANADA	41,630	1,976	...	...	43,606
16	LES COOPERANTS					
	TOTAL	15,664	4,803	10,721	5,067	36,255
	IN/AU CANADA	15,027	3,343	10,721	5,067	34,158
17	CO-OPERATORS LIFE					
	TOTAL	21,507	5,361	19,438	3,499	49,805
	IN/AU CANADA	21,507	5,361	19,438	3,499	49,805
18	CROWN LIFE					
	TOTAL	87,420	1,259	...	...	88,679
	IN/AU CANADA	38,184	1,055	...	...	39,239
19	CUMIS LIFE					
	TOTAL	791	777	18,592	4,849	25,009
	IN/AU CANADA	791	777	18,592	4,849	25,009
20	DOMINION LIFE					
	TOTAL	19,545	266	...	...	19,811
	IN/AU CANADA	12,187	161	...	...	12,348

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XXXI - VIE - PRIMES NETTES

NO. - NO.	NON-PARTICIPATING - SANS PARTICIPATION: INDIVIDUAL - INDIVIDUELLE: INSURANCE - ASSURANCE	ANNUITY - RENTE	GROUP - COLLECTIVE: INSURANCE - ASSURANCE	ANNUITY - RENTE	TOTAL NON-PARTICIPATING - TOTAL SANS PARTICIPATION	GRAND TOTAL - TOTAL GLOBAL	TOTAL INSURANCES - TOTAL: ASSURANCE	TOTAL ANNUITIES - TOTAL: RENTE
	$	$	$	$	$	$	$	$
1	1.965 1.965	210 210	1 1	....	2.176 2.176	2.584 2.584	2.367 2.367	217 217
2	2.557 2.557	816 815	....	....	3.373 3.373	3.675 3.675	2.859 2.859	816 816
3	2.414 2.413	1.035 1.035	4.208 4.204	2.027 2.027	9.684 9.679	78.583 78.549	38.134 38.100	40.449 40.449
4	8.390 8.390	1.723 1.723	4.975 4.975	3.183 3.183	18.271 18.271	18.271 18.271	13.365 13.365	4.906 4.906
5	1.841 1.841	10.682 10.682	....	....	12.523 12.523	135.607 135.607	106.395 106.395	29.212 29.212
6	62 62	....	356 356	....	418 418	1.346 1.346	1.346 1.346	....
7	15.926 10.704	263.427 246.739	85.920 73.863	173.859 116.215	539.132 447.521	722.775 539.765	279.066 173.697	443.709 366.068
8	2.370 2.370	64 64	4.203 4.203	....	6.637 6.637	6.637 6.637	6.573 6.573	64 64
9	138.372 18.434	1.303 1.303	3.709 3.607	....	143.384 23.344	143.384 23.344	142.081 22.041	1.303 1.303
10	....	....	120 120	....	120 120	120 120	120 120	....
11	3.551 3.551	3.157 3.157	3.516 3.516	424 424	10.648 10.648	16.800 16.800	12.421 12.421	4.379 4.379
12	4.593 4.593	21.122 21.122	6 6	....	25.721 25.721	26.677 26.677	5.505 5.505	21.172 21.172
13	6.063 6.063	4.038 4.038	889 889	1.268 1.268	12.258 12.258	12.836 12.836	7.530 7.530	5.306 5.306
14	4.632 4.627	13.225 13.225	14.924 14.924	14.976 14.976	47.757 47.752	54.818 54.813	26.475 26.470	28.343 28.343
15	9.431 5.765	93.711 79.214	113.853 88.264	195.749 189.016	412.744 362.259	609.319 405.865	292.496 135.659	316.823 270.206
16	10.538 10.418	27.147 26.523	1.131 1.131	....	38.816 38.072	75.071 72.230	38.054 37.297	37.017 34.933
17	591 591	....	....	5.318 5.318	5.909 5.909	55.714 55.714	41.536 41.536	14.178 14.178
18	147.594 37.725	87.194 29.408	90.380 34.081	261.802 64.772	566.770 165.986	655.449 205.225	325.394 109.990	330.055 95.235
19	....	....	....	....	....	25.009 25.009	19.383 19.383	5.626 5.626
20	16.850 11.464	123.868 104.028	15.384 8.656	23.812 16.783	179.914 140.931	199.725 153.279	51.779 32.307	147.946 120.972

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXXI - LIFE - PREMIUMS (NET)

NO. - NO.	COMPANY - COMPAGNIE	PARTICIPATING - AVEC PARTICIPATION				
		INDIVIDUAL - INDIVIDUELLES		GROUP - COLLECTIVES		
		INSURANCE - ASSURANCE	ANNUITY - RENTE	INSURANCE - ASSURANCE	ANNUITY - RENTE	TOTAL PARTICIPATING - TOTAL AVEC PARTICIPATION
		$	$	$	$	$
21	DOMINION OF CANADA GENERAL					
	TOTAL					
	IN/AU CANADA					
22	EATON BAY LIFE					
	TOTAL	764				764
	IN/AU CANADA	764				764
23	EQUITABLE LIFE OF CANADA					
	TOTAL	11.536	178			11,714
	IN/AU CANADA	11.332	178			11,510
24	EXCELSIOR LIFE					
	TOTAL	10.595	41			10.636
	IN/AU CANADA	10.595	41			10.636
25	FAMILY LIFE					
	TOTAL	391				391
	IN/AU CANADA	391				391
26	FIDELITY LIFE					
	TOTAL	2.944	35			2.979
	IN/AU CANADA	2.944	35			2.979
27	FINANCIAL LIFE					
	TOTAL	161	1			162
	IN/AU CANADA	161	1			162
28	GLACIER NATIONAL LIFE					
	TOTAL					
	IN/AU CANADA					
29	GREAT LAKES REINSURANCE					
	TOTAL					
30	GREAT-WEST LIFE					
	TOTAL	178,049	3.818	2.589	2.326	186.782
	IN/AU CANADA	67.973	3.548	2.094	342	73,957
31	IMPERIAL LIFE					
	TOTAL	98.735	11,686			110.421
	IN/AU CANADA	31.137	7.126			38.263
32	INA LIFE OF CANADA					
	TOTAL					
	IN/AU CANADA					
33	LAURIER LIFE					
	TOTAL					
	IN/AU CANADA					
34	LONDON LIFE					
	TOTAL	283.854	8.130	57.679	340	350.003
	IN/AU CANADA	283.813	8.130	57.679	340	349.962
35	MANUFACTURERS LIFE					
	TOTAL	422.633	5,491	5.768	20.655	454.547
	IN/AU CANADA	66.703	2.401	727	10.084	79.915
36	MARITIME LIFE					
	TOTAL	3.612	25			3.637
	IN/AU CANADA	2.995	21			3,016
37	MONARCH LIFE					
	TOTAL	27,220	517			27,737
	IN/AU CANADA	27.220	517			27.737
38	MONTREAL LIFE					
	TOTAL	3,743	1.039	1,185		5.967
	IN/AU CANADA	3.743	1.039	1,185		5.967
39	MONY LIFE					
	TOTAL	3.403	94			3.497
	IN/AU CANADA	3.403	94			3.497
40	MUTUAL LIFE OF CANADA					
	TOTAL	177,285	3.912	45.311	8.778	235.286
	IN/AU CANADA	177,270	3.912	45.311	8.778	235.271
41	NATIONAL LIFE OF CANADA					
	TOTAL	12,841	190		25.846	38.877
	IN/AU CANADA	7.226	179		25.846	33.251

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XXXI - VIE - PRIMES NETTES

NO. - NO.	NON-PARTICIPATING - SANS PARTICIPATION: INDIVIDUAL - INDIVIDUELLE: INSURANCE - ASSURANCE	ANNUITY - RENTE	GROUP - COLLECTIVE: INSURANCE - ASSURANCE	ANNUITY - RENTE	TOTAL NON-PARTICIPATING - TOTAL SANS PARTICIPATION	GRAND TOTAL - TOTAL GLOBAL	TOTAL INSURANCES - TOTAL: ASSURANCE	TOTAL ANNUITIES - TOTAL: RENTE
	$	$	$	$	$	$	$	$
21	2.160	14.503	2.628	230	19.521	19.521	4.788	14.733
	2.160	14.503	2.628	230	19.521	19.521	4.788	14.733
22	10.021	25.925	9.507	13.331	58.784	59.548	20.292	39.256
	10.021	25.925	9.507	13.331	58.784	59.548	20.292	39.256
23	3.140	28.296	7.387	4.761	43.584	55.298	22.063	33.235
	3.094	28.296	7.387	4.761	43.538	55.048	21.813	33.235
24	37.022	30.268	44.895	73.749	185.934	196.570	92.512	104.058
	37.022	30.268	44.895	73.749	185.934	196.570	92.512	104.058
25	3.025	8.580	26	11.652	23.283	23.674	3.442	20.232
	3.025	8.580	26	11.652	23.283	23.674	3.442	20.232
26	7.506	9.291	1.976	349	19.122	22.101	12.426	9.675
	7.506	9.291	1.976	349	19.122	22.101	12.426	9.675
27	64	3.381	-7	...	3.438	3.600	218	3.382
	64	3.381	-7	...	3.438	3.600	218	3.382
28	385	334	...	9	728	728	385	343
	385	...	...	9	394	394	385	9
29	117	...	...	...	117	117	117	...
30	47.668	142.091	208.850	625.082	1.023.691	1.210.473	437.156	773.317
	26.217	138.687	112.951	266.233	544.088	618.045	209.235	408.810
31	42.429	51.269	26.686	69.361	189.745	300.166	167.850	132.316
	9.734	48.987	20.426	58.791	137.938	176.201	61.297	114.904
32	...	...	749	...	749	749	749	...
	...	...	749	...	749	749	749	...
33	676	...	813	48	1.537	1.537	1.489	48
	676	...	813	48	1.537	1.537	1.489	48
34	44.677	78.725	13	62.641	186.056	536.059	386.223	149.836
	44.582	78.725	13	62.641	185.961	535.923	386.087	149.836
35	88.507	434.535	24.095	287.054	834.191	1.288.738	541.003	747.735
	28.198	199.820	7.940	167.053	403.011	482.926	103.568	379.358
36	43.304	69.133	17.093	28.489	158.019	161.656	64.009	97.647
	42.330	68.549	17.092	28.489	156.460	159.476	62.417	97.059
37	8.718	39.253	670	10.973	59.614	87.351	36.608	50.743
	8.716	39.253	670	10.973	59.612	87.349	36.606	50.743
38	8.494	5.359	11	5.484	19.348	25.315	13.433	11.882
	8.411	4.530	11	5.484	18.536	24.503	13.350	11.153
39	16.162	15.064	...	...	31.226	34.723	19.565	15.158
	16.162	15.064	...	...	31.226	34.723	19.565	15.158
40	4.628	292.418	...	96.647	393.693	628.979	227.224	401.755
	4.247	292.418	...	96.647	393.312	628.583	226.828	401.755
41	11.430	12.652	25.611	21.451	71.144	110.021	49.882	60.139
	10.277	12.578	25.583	21.119	69.537	102.788	43.066	59.722

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXXI - LIFE - PREMIUMS (NET)

NO. - NO.	COMPANY - COMPAGNIE	PARTICIPATING - AVEC PARTICIPATION: INDIVIDUAL - INDIVIDUELLES: INSURANCE - ASSURANCE	ANNUITY - RENTE	GROUP - COLLECTIVES: INSURANCE - ASSURANCE	ANNUITY - RENTE	TOTAL PARTICIPATING - TOTAL AVEC PARTICIPATION
		$	$	$	$	$
42	LA NATIONALE					
	TOTAL	...	...	...	...	...
	IN/AU CANADA	...	...	...	...	...
43	NORTH AMERICAN LIFE					
	TOTAL	109.252	1,143	19	249	110,673
	IN/AU CANADA	52,786	677	5	43	53.511
44	NORTH WEST LIFE					
	TOTAL	617	72	...	...	689
	IN/AU CANADA	617	72	...	...	689
45	NORTHERN LIFE					
	TOTAL	12,608	742	63	...	13,413
	IN/AU CANADA	12,006	726	63	...	12,795
46	OCCIDENTAL LIFE					
	TOTAL	959	...	...	...	959
	IN/AU CANADA	959	...	...	...	959
47	PIONEER LIFE					
	TOTAL	12,426	...	...	...	12,426
	IN/AU CANADA	12,394	...	...	...	12,394
48	PITTS LIFE					
	TOTAL	...	...	...	...	...
	IN/AU CANADA	...	...	...	...	...
49	PRINCIPAL LIFE					
50	RELIABLE LIFE					
	TOTAL	130	...	...	...	130
	IN/AU CANADA	130	...	...	...	130
51	SOVEREIGN LIFE					
	TOTAL	4,913	160	...	...	5,073
	IN/AU CANADA	4,913	160	...	...	5,073
52	SUN LIFE					
	TOTAL	482,260	3,053	136,487	144,247	766,057
	IN/AU CANADA	152,374	2,235	105,302	109,056	368,967
53	TORONTO MUTUAL LIFE					
	TOTAL	3,715	68	...	...	3,783
	IN/AU CANADA	3,715	68	...	...	3,783
54	TRAVELERS LIFE OF CANADA					
	TOTAL	...	...	...	...	...
	IN/AU CANADA	...	...	...	...	...
55	WAWANESA MUTUAL LIFE					
	TOTAL	2,355	4,206	...	...	6,561
	IN/AU CANADA	2,355	4,206	...	...	6,561
56	WESTERN LIFE					
	TOTAL	381	...	...	...	381
	IN/AU CANADA	381	...	...	...	381
57	ZURICH LIFE					
	TOTAL	5,708	311	...	...	6,019
	IN/AU CANADA	5,708	311	...	...	6,019
	TOTAL, 1982					
	TOTAL	2,397,298	105,980	416,466	257,964	3,177,709
	IN/AU CANADA	1,201,313	68,068	375,693	208,214	1,853,288

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XXXI - VIE - PRIMES NETTES

NO. - NO.	NON-PARTICIPATING - SANS PARTICIPATION: INDIVIDUAL - INDIVIDUELLE: INSURANCE - ASSURANCE	ANNUITY - RENTE	GROUP - COLLECTIVE: INSURANCE - ASSURANCE	ANNUITY - RENTE	TOTAL NON-PARTICIPATING - TOTAL SANS PARTICIPATION	GRAND TOTAL - TOTAL GLOBAL	TOTAL INSURANCES - TOTAL: ASSURANCE	TOTAL ANNUITIES - TOTAL: RENTE
	$	$	$	$	$	$	$	$
42								
	1,740	....	513	....	2,253	2,253	2,253	....
	1,538	....	410	....	1,948	1,948	1,948	....
43								
	12,800	60,674	33,454	62,654	169,582	280,255	155,535	124,720
	6,296	60,674	22,173	57,849	146,992	200,503	81,260	119,243
44								
	9,944	36,060	382	3	46,389	47,078	10,943	36,135
	8,255	15,828	382	3	24,468	25,157	9,254	15,903
45								
	4,750	8,937	3,483	636	17,806	31,219	20,904	10,315
	4,368	8,937	3,478	636	17,419	30,214	19,915	10,299
46								
	9,078	3,637	....	2,368	15,083	16,042	10,037	6,005
	9,078	3,637	....	2,368	15,083	16,042	10,037	6,005
47								
	5,694	1,803	....	....	7,497	19,923	18,120	1,803
	5,354	1,803	....	....	7,157	19,551	17,748	1,803
48								
	537	....	286	....	823	823	823	....
	537	....	286	....	823	823	823	....
49								
50								
	130	....	2,098	....	2,228	2,358	2,358	....
	130	....	2,098	....	2,228	2,358	2,358	....
51								
	2,999	2	....	....	3,001	8,074	7,912	162
	2,999	2	....	....	3,001	8,074	7,912	162
52								
	24,990	277,764	70,313	172,163	545,230	1,311,287	714,050	597,237
	13,921	276,718	28,193	164,148	482,980	851,947	299,790	552,157
53								
	698	651	....	....	1,349	5,132	4,413	719
	698	651	....	....	1,349	5,132	4,413	719
54								
	2,129	11,929	1,775	17,763	33,596	33,596	3,904	29,692
	2,129	11,929	1,775	17,763	33,596	33,596	3,904	29,692
55								
	1,957	1,212	419	....	3,588	10,149	4,731	5,418
	1,957	1,212	419	....	3,588	10,149	4,731	5,418
56								
	747	25	....	....	772	1,153	1,128	25
	747	25	....	....	772	1,153	1,128	25
57								
	8,986	13,006	3,903	5,402	31,297	37,316	18,597	18,719
	8,939	13,006	3,903	5,402	31,250	37,269	18,550	18,719
	845,052	2,309,499	831,204	2,254,518	6,240,273	9,417,982	4,490,021	4,927,961
	463,306	1,956,664	558,553	1,483,710	4,462,233	6,315,521	2,598,865	3,716,656

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XXXII - LIFE - PREMIUMS IN CANADA (NET)

NO. - NO.	COMPANY - COMPAGNIE	PARTICIPATING - AVEC PARTICIPATION: INDIVIDUAL - INDIVIDUELLES: INSURANCE - ASSURANCE	ANNUITY - RENTE	GROUP - COLLECTIVES: INSURANCE - ASSURANCE	ANNUITY - RENTE	TOTAL PARTICIPATING - TOTAL AVEC PARTICIPATION
		$	$	$	$	$
	--BRITISH - BRITANNIQUES--					
1	COMMERCIAL UNION	8,759	4,614	522		13,895
2	CO-OPERATIVE INSURANCE					
3	MERCANTILE AND GENERAL					
4	MUTUAL LIFE & CITIZENS'	56				56
5	NRG LONDON REINSURANCE					
6	NORWICH UNION LIFE	5,344	780		428	6,552
7	PHOENIX ASSURANCE	11				11
8	PRUDENTIAL (OF ENGLAND)	82,609	118		15,968	98,695
9	ROYAL LIFE	5,760	287			6,047
10	STANDARD LIFE	35,950		1,917	11,275	49,142
11	SUN ALLIANCE AND LONDON	650				650
12	VICTORY					
	TOTAL, 1982	139,139	5,799	2,439	27,671	175,048
	TOTAL, 1981	146,253	7,390	2,657	25,583	181,883
	--FOREIGN - ETRANGERES--					
1	A.G.F. REASSURANCES					
2	ABEILLE-PAIX	44				44
3	AETNA LIFE	13				13
4	ALEXANDER HAMILTON					
5	ALLSTATE LIFE					
6	AMERICAN BANKERS LIFE					
7	AMERICAN HEALTH & LIFE					
8	AMERICAN LIFE					
9	AMERICAN NATIONAL					
10	AMERICAN UNITED LIFE	154				154
11	BANKERS LIFE & CASUALTY					
12	BANKERS LIFE			344	113	457
13	BENEFICIAL STANDARD					
14	BUSINESS MEN'S	10				10
15	CAPITOL LIFE					
16	CAROLINA LIFE					
17	CHARTER NATIONAL					
18	COLLEGE RETIREMENT					
19	COLOGNE LIFE RE					
20	COMBINED					
21	CONNECTICUT GENERAL					
22	CONTINENTAL ASSURANCE	27				27
23	CREDIT LIFE					
24	CUNA MUTUAL	2,333	199	1,018		3,550
25	EQUITABLE LIFE OF U.S.	219	3	1,177	645	2,044
26	FEDERATED LIFE					
27	FIREMAN'S FUND LIFE					
28	FORD LIFE					
29	FRANKLIN LIFE	164	1			165
30	FRANKONA REINSURANCE CO.					
31	GAN-VIE CIE FRANCAISE					
32	GENERAL AMERICAN LIFE	5		48		53
33	GENERAL REASSURANCE					
34	GLOBE LIFE					
35	HARTFORD LIFE					
36	JOHN ALDEN LIFE					
37	JOHN HANCOCK	-354	-3	2,276	72	1,991
38	LIFE OF NORTH AMERICA					
39	LIFE INVESTORS					
40	LINCOLN NATIONAL					
41	MACCABEES MUTUAL	376				376
42	MASSACHUSETTS GENERAL	266	2			268
43	MASSACHUSETTS MUTUAL	69	1	122	-108	84
44	METROPOLITAN LIFE	207,988	14,256	49,298	15,388	286,930
45	MIC LIFE					
46	MINISTERS LIFE & CAS	103				103
47	MINNESOTA MUTUAL LIFE	3		24		27
48	MUNICH REINSURANCE					
49	MUTUAL LIFE OF NY	2,309	6	54	1	2,370
50	MUTUAL OF OMAHA	10,771	277	6,592	623	18,263
51	MUTUELLE GENERALE					
52	NATIONAL FIDELITY LIFE	37				37
53	NEW ENGLAND MUTUAL LIFE			86		86
54	NEW YORK LIFE	43,996	1,478	5,241	533	51,248

TABLEAU XXXII - VIE - PRIMES NETTES AU CANADA

NO. - NO.	NON-PARTICIPATING - SANS PARTICIPATION: INDIVIDUAL - INDIVIDUELLES: INSURANCE - ASSURANCE	INDIVIDUAL - INDIVIDUELLES: ANNUITY - RENTE	GROUP - COLLECTIVES: INSURANCE - ASSURANCE	GROUP - COLLECTIVES: ANNUITY - RENTE	TOTAL NON-PARTICIPATING - TOTAL SANS PARTICIPATION	GRAND TOTAL - TOTAL GLOBAL	TOTAL INSURANCES - TOTAL: ASSURANCE	TOTAL ANNUITIES - TOTAL: RENTE
	$	$	$	$	$	$	$	$
1	13,127	7	2,360	314	15,808	29,703	24,768	4,935
2	326	....	236	....	562	562	562	....
3	16,469	7	6,912	....	23,388	23,388	23,381	7
4	2	....	....	....	2	58	58	....
5	1,041	....	28	....	1,069	1,069	1,069	....
6	2,862	944	1,095	5,428	10,329	16,881	9,301	7,580
7	128	....	....	....	128	139	139	....
8	3,475	73,237	9,817	79,982	166,511	265,206	95,901	169,305
9	5,146	1,923	225	....	7,294	13,341	11,131	2,210
10	3,893	46,890	1,560	238,931	293,274	342,416	43,320	299,096
11	2,114	....	56	....	2,170	2,820	2,820	....
12	8,187	....	2,022	....	10,209	10,209	10,209	....
	56,770	**125,008**	**24,311**	**324,655**	**530,744**	**705,792**	**222,659**	**483,133**
	51,264	**67,014**	**21,272**	**279,363**	**418,913**	**600,796**	**221,446**	**379,350**
1	482	....	102	....	584	584	584	....
2	2,083	....	....	....	2,083	2,127	2,127	....
3	361	....	16,048	83	16,492	16,505	16,422	83
4	....	....	1,691	....	1,691	1,691	1,691	....
5	170	....	81	....	251	251	251	....
6	5	....	731	....	736	736	736	....
7	....	....	5	....	5	5	5	....
8	926	....	122	....	1,048	1,048	1,048	....
9	15	....	....	....	15	15	15	....
10	....	....	....	....	....	154	154	....
11	....	....	....	....	....	....	....	....
12	....	....	....	....	....	457	344	113
13	....	....	....	....	....	....	....	....
14	370	....	....	....	370	380	380	....
15	....	....	173	....	173	173	173	....
16	70	....	....	....	70	70	70	....
17	85	....	....	....	85	85	85	....
18	....	....	....	....	....	....	....	....
19	1,430	....	....	....	1,430	1,430	1,430	....
20	7,636	....	138	....	7,774	7,774	7,774	....
21	406	....	769	120	1,295	1,295	1,175	120
22	63	....	272	....	335	362	362	....
23	....	....	....	....	....	....	....	....
24	....	....	....	....	....	3,550	3,351	199
25	....	....	....	....	....	2,044	1,396	648
26	1,737	42	59	....	1,838	1,838	1,796	42
27	....	....	....	....	....	....	....	....
28	....	....	1,457	....	1,457	1,457	1,457	....
29	34	....	....	....	34	199	198	1
30	1,462	....	....	....	1,462	1,462	1,462	....
31	92	....	....	....	92	92	92	....
32	240	....	....	....	240	293	293	....
33	190	....	....	....	190	190	190	....
34	351	21	145	....	517	517	496	21
35	....	....	84	....	84	84	84	....
36	1	....	15	....	16	16	16	....
37	....	....	....	....	....	1,991	1,922	69
38	101	....	163	....	264	264	264	....
39	....	....	970	....	970	970	970	....
40	2,615	....	1,387	....	4,002	4,002	4,002	....
41	....	....	....	....	....	376	376	....
42	....	....	....	....	....	268	266	2
43	....	....	....	....	....	84	191	-107
44	....	2,125	....	30,748	32,873	319,803	257,286	62,517
45	....	....	....	....	....	....	....	....
46	....	....	....	....	....	103	103	....
47	....	....	....	....	....	27	27	....
48	8,856	....	2,022	....	10,878	10,878	10,878	....
49	....	....	....	....	....	2,370	2,363	7
50	....	....	....	....	....	18,263	17,363	900
51	770	....	289	....	1,059	1,059	1,059	....
52	154	....	....	....	154	191	191	....
53	....	....	....	....	....	86	86	....
54	....	14	....	....	14	51,262	49,237	2,025

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XXXII - LIFE - PREMIUMS IN CANADA (NET)

		PARTICIPATING - AVEC PARTICIPATION				
		INDIVIDUAL - INDIVIDUELLES		GROUP - COLLECTIVES		
NO. - NO.	COMPANY - COMPAGNIE	INSURANCE - ASSURANCE	ANNUITY - RENTE	INSURANCE - ASSURANCE	ANNUITY - RENTE	TOTAL PARTICIPATING - TOTAL AVEC PARTICIPATION
		$	$	$	$	$
55	NORTH AMER. LIFE & CAS					
56	NORTH AMERICAN REASSUR					
57	OLD REPUBLIC LIFE					
58	PACIFIC MUTUAL LIFE			18		18
59	PATRIOT LIFE					
60	PAUL REVERE LIFE					
61	PENN MUTUAL LIFE	6				6
62	PENNSYLVANIA LIFE					
63	PHOENIX MUTUAL LIFE					
64	PIERCE NATIONAL LIFE					
65	PROVIDENT LIFE AND ACC					
66	PRUDENTIAL OF AMERICA	151,139	5,192	57,014	3,168	216,513
67	SAFECO LIFE					
68	SOCIETE COMMERCIALE					
69	STATE FARM LIFE	8,802	1,404	246		10,452
70	STATE MUTUAL LIFE	1		137		138
71	STOREBRAND INTERNATIONAL					
72	SWISS REINSURANCE					
73	TEACHERS					
74	TRANSAMERICA OCCIDENTAL	149	1			150
75	TRAVELERS INSURANCE					
76	UNIONE ITALIANA					
77	UNION MUTUAL LIFE	73		235		308
78	UNIONMUTUAL STOCK LIFE					
79	UNITED AMERICAN					
80	UNITED OF OMAHA LIFE					
81	WASHINGTON NATIONAL					
82	WINTERTHUR LIFE	411	65	24		500
	TOTAL, 1982	**429,114**	**22,882**	**123,954**	**20,435**	**596,385**
	TOTAL, 1981	**448,781**	**35,370**	**149,899**	**24,496**	**658,546**

1982 COMPAGNIES BRITANNIQUES ET ETRANGERES - BRITISH AND FOREIGN COMPANIES ('000)
TABLEAU XXXII - VIE - PRIMES NETTES AU CANADA

NO. - NO.	NON-PARTICIPATING - SANS PARTICIPATION: INDIVIDUAL - INDIVIDUELLES: INSURANCE - ASSURANCE	ANNUITY - RENTE	GROUP - COLLECTIVES: INSURANCE - ASSURANCE	ANNUITY - RENTE	TOTAL NON-PARTICIPATING - TOTAL SANS PARTICIPATION	GRAND TOTAL - TOTAL GLOBAL	TOTAL INSURANCES - TOTAL: ASSURANCE	TOTAL ANNUITIES - TOTAL: RENTE
	$	$	$	$	$	$	$	$
55	1,066	7	842	15	1,931	1,931	1,909	22
56	5,052				5,052	5,052	5,052	
57			-154		-154	-154	-154	
58						18	18	
59			-744		-744	-744	-744	
60	4,240	2,800	238	312	7,590	7,590	4,478	3,112
61						6	6	
62	2,541		969		3,510	3,510	3,510	
63	97				97	97	97	
64	1,810	125			1,935	1,935	1,810	125
65	10		2,219		2,229	2,229	2,229	
66		14,885			14,885	231,398	208,153	23,245
67			50		50	50	50	
68	2,149		556		2,705	2,705	2,705	
69						10,452	9,048	1,404
70						138	138	
71	6,571				6,571	6,571	6,571	
72	405		149		554	554	554	
73	231	5,588			5,819	5,819	231	5,588
74	29,738		3,906	1,580	35,224	35,374	33,793	1,581
75	4,155	-10	13,925	513	18,583	18,583	18,080	503
76	268		22		290	290	290	
77						308	308	
78								
79	1,316				1,316	1,316	1,316	
80	329		1		330	330	330	
81								
82	292	249	301	34	876	1,376	1,028	348
	90,875	25,846	49,004	33,405	199,230	795,615	693,047	102,568
	91,500	6,344	46,925	11,802	156,571	817,117	737,105	80,012

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXXIII - LIFE - INSURANCE - COMMISSIONS (DIRECT)
TABLEAU XXXIII - ASSURANCE-VIE - COMMISSIONS DIRECTES

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLE: SINGLE - UNIQUES	INDIVIDUAL - INDIVIDUELLE: FIRST YEAR - PREMIERE ANNEE	INDIVIDUAL - INDIVIDUELLE: RENEWAL - RENOUVELLEMENTS	GROUP - COLLECTIVE: SINGLE - UNIQUES	GROUP - COLLECTIVE: FIRST YEAR - PREMIERE ANNEE	GROUP - COLLECTIVE: RENEWAL - RENOUVELLEMENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA		1,802	231				2,033
2	ACADIA LIFE		507	221				728
3	ALLIANCE MUTUELLE	71	3,154	828		168	115	4,336
4	ALLSTATE LIFE OF CANADA		730	285		23	36	1,074
5	ASSUR.-VIE DESJARDINS		1,781	1,000		72	238	3,091
6	ATLANTIC MUTUAL LIFE						130	130
7	CANADA LIFE	76	9,570	6,249		561	776	17,232
8	CANADIAN GENERAL LIFE		3,835	637		279	1,064	5,815
9	CANADIAN REASSURANCE							
10	CHRYSLER LIFE							
11	CITADEL LIFE	5	1,331	505		166	90	2,097
12	COLONIA LIFE	481	1,065	102				1,648
13	COMMERCIAL LIFE		1,765	577		8	25	2,375
14	LA SAUVEGARDE		2,281	789		70	48	3,188
15	CONFEDERATION LIFE		18,918	14,021	1,212	2	136	34,289
16	LES COOPERANTS	14	3,216	1,584		102	166	5,082
17	CO-OPERATORS LIFE		1,922	907		10	12	2,851
18	CROWN LIFE	137	24,441	12,380		828	2,634	40,420
19	CUMIS LIFE		3	2			-22	-17
20	DOMINION LIFE	148	3,782	1,141		126	425	5,622
21	DOMINION OF CANADA GENERAL		146	50	7		36	239
22	EATON BAY LIFE					5	50	55
23	EQUITABLE LIFE OF CANADA	39	1,436	351		73	69	1,968
24	EXCELSIOR LIFE	-1	13,537	2,622	5	116	677	16,956
25	FAMILY LIFE	153	1,546	174				1,873
26	FIDELITY LIFE	184	3,819	529		57	24	4,613
27	FINANCIAL LIFE		1,111	132				1,243
28	GLACIER NATIONAL LIFE							
29	GREAT LAKES REINSURANCE							
30	GREAT-WEST LIFE	66	11,274	6,298	14	1,289	3,020	21,961
31	IMPERIAL LIFE	659	9,012	3,416		776	941	14,804
32	INA LIFE OF CANADA					18	21	39
33	LAURIER LIFE		526	264		90	98	978
34	LONDON LIFE	12	39,544	14,188		1,204	744	55,692
35	MANUFACTURERS LIFE	365	59,860	15,408		779	1,027	77,439
36	MARITIME LIFE	3,943	8,349	1,547		88	299	14,223
37	MONARCH LIFE	41	5,554	1,875		29	17	7,516
38	MONTREAL LIFE		4,742	377		41	22	5,182
39	MONY LIFE	2,192	4,979	940				8,111
40	MUTUAL LIFE OF CANADA	24	26,845	9,918		206	349	37,342
41	NATIONAL LIFE OF CANADA		5,465	826		222	343	6,856
42	LA NATIONALE							
43	NORTH AMERICAN LIFE	142	8,510	4,686		497	505	14,340
44	NORTH WEST LIFE	504	1,895	363	13		6	2,781
45	NORTHERN LIFE	7	1,946	523		63	92	2,631
46	OCCIDENTAL LIFE		4,509	924				5,433
47	PIONEER LIFE		1,993	780				2,773
48	PITTS LIFE		190	50		11	23	274
49	PRINCIPAL LIFE							
50	RELIABLE LIFE		13	14	161			188
51	SOVEREIGN LIFE	-10	1,301	339				1,630
52	SUN LIFE		35,569	17,661	1	1,384	1,530	56,145
53	TORONTO MUTUAL LIFE		728	259				987
54	TRAVELERS LIFE OF CANADA		86	419		22	307	834
55	WAWANESA MUTUAL LIFE		823	214		16	14	1,067
56	WESTERN LIFE	1	287	95				383
57	ZURICH LIFE		5,218	433		61	86	5,798
	TOTAL, 1982	**9,253**	**340,881**	**127,234**	**1,413**	**9,482**	**16,175**	**504,438**
	TOTAL, 1981	**8,570**	**305,730**	**115,143**	**82**	**10,826**	**14,654**	**454,785**

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XXXIV - LIFE - INSURANCE - COMMISSIONS IN CANADA (DIRECT)
TABLEAU XXXIV - ASSURANCE-VIE - COMMISSIONS DIRECTES AU CANADA

NO - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLE: SINGLE - UNIQUES	INDIVIDUAL - INDIVIDUELLE: FIRST YEAR - PREMIERE ANNEE	INDIVIDUAL - INDIVIDUELLE: RENEWAL - RENOUVELLE-MENTS	GROUP - COLLECTIVE: SINGLE - UNIQUES	GROUP - COLLECTIVE: FIRST YEAR - PREMIERE ANNEE	GROUP - COLLECTIVE: RENEWAL - RENOUVELLE-MENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
	--BRITISH - BRITANNIQUES--							
1	COMMERCIAL UNION		6,781	1,580		36	122	8,479
2	CO-OPERATIVE INSURANCE							
3	MERCANTILE AND GENERAL							
4	MUTUAL LIFE & CITIZENS'							
5	NRG LONDON REINSURANCE							
6	NORWICH UNION LIFE	1	1,056	210		3	5	1,275
7	PHOENIX ASSURANCE							
8	PRUDENTIAL (OF ENGLAND)	25	4,885	2,891		210	163	8,174
9	ROYAL LIFE	1	844	649				1,494
10	STANDARD LIFE	5	3,633	307		2	15	3,962
11	SUN ALLIANCE AND LONDON		933	125				1,058
12	VICTORY							
	TOTAL, 1982	32	18,112	5,742		251	305	24,442
	TOTAL, 1981	22	16,162	5,045		162	232	21,643
	--FOREIGN - ETRANGERES--							
1	A.G.F. REASSURANCES							
2	ABEILLE-PAIX							
3	AETNA LIFE					2	15	17
4	ALEXANDER HAMILTON							
5	ALLSTATE LIFE							
6	AMERICAN BANKERS LIFE	1				8		9
7	AMERICAN HEALTH & LIFE							
8	AMERICAN LIFE		3,185	50		1	5	3,241
9	AMERICAN NATIONAL							
10	AMERICAN UNITED LIFE							
11	BANKERS LIFE & CASUALTY							
12	BANKERS LIFE							
13	BENEFICIAL STANDARD							
14	BUSINESS MEN'S							
15	CAPITOL LIFE							
16	CAROLINA LIFE		53	7				60
17	CHARTER NATIONAL		27	7				34
18	COLLEGE RETIREMENT							
19	COLOGNE LIFE RE		-89	61				-28
20	COMBINED		944	528				1,472
21	CONNECTICUT GENERAL						1	1
22	CONTINENTAL ASSURANCE						1	1
23	CREDIT LIFE							
24	CUNA MUTUAL		316	204		5	305	830
25	EQUITABLE LIFE OF U.S.		6	5		1	3	15
26	FEDERATED LIFE		90	132				222
27	FIREMAN'S FUND LIFE							
28	FORD LIFE							
29	FRANKLIN LIFE		14	5				19
30	FRANKONA REINSURANCE CO							
31	GAN-VIE CIE FRANCAISE		132	14				146
32	GENERAL AMERICAN LIFE							
33	GENERAL REASSURANCE							
34	GLOBE LIFE		437	59				496
35	HARTFORD LIFE							
36	JOHN ALDEN LIFE							
37	JOHN HANCOCK		1	7				8
38	LIFE OF NORTH AMERICA						7	7
39	LIFE INVESTORS						117	117
40	LINCOLN NATIONAL							
41	MACCABEES MUTUAL		1	7				8
42	MASSACHUSETTS GENERAL							
43	MASSACHUSETTS MUTUAL					1	4	5
44	METROPOLITAN LIFE		18,125	4,779	1	42	172	23,119
45	MIC LIFE							
46	MINISTERS LIFE & CAS.							
47	MINNESOTA MUTUAL LIFE							
48	MUNICH REINSURANCE							
49	MUTUAL LIFE OF NY			-12			-3	-15
50	MUTUAL OF OMAHA		1,360	358		38	227	1,984
51	MUTUELLE GENERALE							
52	NATIONAL FIDELITY LIFE		81	6				87
53	NEW ENGLAND MUTUAL LIFE							
54	NEW YORK LIFE		3,405	980		60	137	4,522

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XXXIV - LIFE - INSURANCE - COMMISSIONS IN CANADA (DIRECT)
TABLEAU XXXIV - ASSURANCE-VIE - COMMISSIONS DIRECTES AU CANADA

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLE: SINGLE - UNIQUES	INDIVIDUAL - INDIVIDUELLE: FIRST YEAR - PREMIERE ANNEE	INDIVIDUAL - INDIVIDUELLE: RENEWAL - RENOUVELLE-MENTS	GROUP - COLLECTIVE: SINGLE - UNIQUES	GROUP - COLLECTIVE: FIRST YEAR - PREMIERE ANNEE	GROUP - COLLECTIVE: RENEWAL - RENOUVELLE-MENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
55	NORTH AMER. LIFE & CAS			23			123	146
56	NORTH AMERICAN REASSUR							
57	OLD REPUBLIC LIFE							
58	PACIFIC MUTUAL LIFE						2	2
59	PATRIOT LIFE				120		6	126
60	PAUL REVERE LIFE		462	241				703
61	PENN MUTUAL LIFE							
62	PENNSYLVANIA LIFE		541	106				647
63	PHOENIX MUTUAL LIFE							
64	PIERCE NATIONAL LIFE	4	210	145				359
65	PROVIDENT LIFE AND ACC						11	11
66	PRUDENTIAL OF AMERICA		11,425	5,841		396	257	17,919
67	SAFECO LIFE							
68	SOCIETE COMMERCIALE							
69	STATE FARM LIFE		726	527				1,253
70	STATE MUTUAL LIFE							
71	STOREBRAND INTERNATIONAL							
72	SWISS REINSURANCE							
73	TEACHERS							
74	TRANSAMERICA OCCIDENTAL		1,249	2,476		20	132	3,877
75	TRAVELERS INSURANCE			17			347	364
76	UNIONE ITALIANA							
77	UNION MUTUAL LIFE			1		2	2	5
78	UNIONMUTUAL STOCK LIFE							
79	UNITED AMERICAN	278	67					345
80	UNITED OF OMAHA LIFE							
81	WASHINGTON NATIONAL							
82	WINTERTHUR LIFE							
	TOTAL, 1982	**283**	**42,854**	**16,529**	**121**	**576**	**1,871**	**62,234**
	TOTAL, 1981	**7**	**40,068**	**17,010**	**214**	**997**	**1,478**	**59,774**

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXXV - LIFE - ANNUITIES - COMMISSIONS (DIRECT)
TABLEAU XXXV - ASSURANCE-VIE - COMMISSIONS DIRECTES (RENTES)

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLE: SINGLE - UNIQUES	INDIVIDUAL - INDIVIDUELLE: FIRST YEAR - PREMIERE ANNEE	INDIVIDUAL - INDIVIDUELLE: RENEWAL - RENOUVELLE-MENTS	GROUP - COLLECTIVE: SINGLE - UNIQUES	GROUP - COLLECTIVE: FIRST YEAR - PREMIERE ANNEE	GROUP - COLLECTIVE: RENEWAL - RENOUVELLE-MENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	...	...	1	...	...	...	1
2	ACADIA LIFE	...	11	14	...	...	...	25
3	ALLIANCE MUTUELLE	892	...	4	...	19	23	938
4	ALLSTATE LIFE OF CANADA	9	33	18	...	...	...	60
5	ASSUR.-VIE DESJARDINS	308	...	3	...	...	33	344
6	ATLANTIC MUTUAL LIFE	...	...	...	...	...	...	...
7	CANADA LIFE	6,831	155	403	850	254	525	8,818
8	CANADIAN GENERAL LIFE	...	1	1	...	...	...	2
9	CANADIAN REASSURANCE	...	...	...	...	...	...	...
10	CHRYSLER LIFE	...	...	...	...	...	...	...
11	CITADEL LIFE	7	67	17	...	...	...	91
12	COLONIA LIFE	672	233	1	...	...	...	906
13	COMMERCIAL LIFE	64	40	8	...	1	1	114
14	LA SAUVEGARDE	591	8	9	...	...	32	640
15	CONFEDERATION LIFE	2,181	1,848	897	145	...	...	5,071
16	LES COOPERANTS	853	...	6	...	10	33	902
17	CO-OPERATORS LIFE	22	...	...	...	...	...	22
18	CROWN LIFE	1,381	1,114	702	755	419	545	4,916
19	CUMIS LIFE	...	...	2	...	...	...	2
20	DOMINION LIFE	4,183	10	11	158	51	63	4,476
21	DOMINION OF CANADA GENERAL	431	...	1	6	...	...	438
22	EATON BAY LIFE	125	...	...	...	...	...	125
23	EQUITABLE LIFE OF CANADA	879	...	...	63	...	...	942
24	EXCELSIOR LIFE	1,013	...	39	153	3	35	1,243
25	FAMILY LIFE	...	517	309	...	...	...	826
26	FIDELITY LIFE	219	...	9	...	...	2	230
27	FINANCIAL LIFE	22	...	...	...	...	...	22
28	GLACIER NATIONAL LIFE	...	...	...	...	...	...	...
29	GREAT LAKES REINSURANCE	...	...	...	...	...	...	...
30	GREAT-WEST LIFE	2,224	191	193	698	6,832	6,299	16,437
31	IMPERIAL LIFE	1,217	395	219	66	450	276	2,623
32	INA LIFE OF CANADA	...	...	...	...	...	...	...
33	LAURIER LIFE	...	...	...	...	...	...	...
34	LONDON LIFE	550	286	50	19	438	173	1,516
35	MANUFACTURERS LIFE	13,733	1,391	740	1,668	1,794	1,206	20,532
36	MARITIME LIFE	4,104	11	11	3	6	55	4,190
37	MONARCH LIFE	645	...	28	70	47	69	859
38	MONTREAL LIFE	45	67	15	...	8	8	143
39	MONY LIFE	609	2	-2	...	...	...	609
40	MUTUAL LIFE OF CANADA	3,251	...	3,354	...	141	285	7,031
41	NATIONAL LIFE OF CANADA	464	...	...	...	15	126	605
42	LA NATIONALE	...	...	...	...	...	...	...
43	NORTH AMERICAN LIFE	1,661	9	14	152	53	78	1,967
44	NORTH WEST LIFE	508	1,182	329	...	...	...	2,019
45	NORTHERN LIFE	133	84	21	...	...	1	239
46	OCCIDENTAL LIFE	2	33	93	...	29	13	170
47	PIONEER LIFE	...	...	...	...	...	...	...
48	PITTS LIFE	...	...	...	...	...	...	...
49	PRINCIPAL LIFE	...	...	...	...	...	...	...
50	RELIABLE LIFE	...	...	...	...	...	...	...
51	SOVEREIGN LIFE	4	...	...	...	...	...	4
52	SUN LIFE	1,429	1,820	375	635	750	150	5,159
53	TORONTO MUTUAL LIFE	9	...	...	...	...	...	9
54	TRAVELERS LIFE OF CANADA	...	70	105	8	82	160	425
55	WAWANESA MUTUAL LIFE	7	86	8	...	...	...	101
56	WESTERN LIFE	...	...	...	...	...	...	...
57	ZURICH LIFE	219	1	2	2	39	8	271
	TOTAL, 1982	**51,487**	**9,865**	**8,010**	**5,251**	**11,441**	**10,189**	**96,063**
	TOTAL, 1981	**65,468**	**9,486**	**4,474**	**3,233**	**12,085**	**7,269**	**102,025**

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XXXVI - LIFE - ANNUITIES - COMMISSIONS IN CANADA (DIRECT)
TABLEAU XXXVI - ASSURANCE-VIE - COMMISSIONS DIRECTES AU CANADA (RENTES)

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLE: SINGLE - UNIQUES	INDIVIDUAL - INDIVIDUELLE: FIRST YEAR - PREMIERE ANNEE	INDIVIDUAL - INDIVIDUELLE: RENEWAL - RENOUVELLEMENTS	GROUP - COLLECTIVE: SINGLE - UNIQUES	GROUP - COLLECTIVE: FIRST YEAR - PREMIERE ANNEE	GROUP - COLLECTIVE: RENEWAL - RENOUVELLEMENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
	--BRITISH - BRITANNIQUES--							
1	COMMERCIAL UNION	120	1	4		5		130
2	CO-OPERATIVE INSURANCE							
3	MERCANTILE AND GENERAL							
4	MUTUAL LIFE & CITIZENS'							
5	NRG LONDON REINSURANCE							
6	NORWICH UNION LIFE	27	-8	6			6	31
7	PHOENIX ASSURANCE							
8	PRUDENTIAL (OF ENGLAND)	1,628	5	1	241	51	66	1,992
9	ROYAL LIFE	34		6				40
10	STANDARD LIFE	965	48	10	518	48	39	1,628
11	SUN ALLIANCE AND LONDON							
12	VICTORY							
	TOTAL, 1982	2,774	46	27	759	104	111	3,821
	TOTAL, 1981	1,508	51	23	243	142	143	2,112
	--FOREIGN - ETRANGERES--							
1	A.G.F. REASSURANCES							
2	ABEILLE-PAIX							
3	AETNA LIFE							
4	ALEXANDER HAMILTON							
5	ALLSTATE LIFE							
6	AMERICAN BANKERS LIFE							
7	AMERICAN HEALTH & LIFE							
8	AMERICAN LIFE							
9	AMERICAN NATIONAL							
10	AMERICAN UNITED LIFE							
11	BANKERS LIFE & CASUALTY							
12	BANKERS LIFE							
13	BENEFICIAL STANDARD							
14	BUSINESS MEN'S							
15	CAPITOL LIFE							
16	CAROLINA LIFE							
17	CHARTER NATIONAL							
18	COLLEGE RETIREMENT							
19	COLOGNE LIFE RE							
20	COMBINED							
21	CONNECTICUT GENERAL							
22	CONTINENTAL ASSURANCE							
23	CREDIT LIFE							
24	CUNA MUTUAL							
25	EQUITABLE LIFE OF U.S.							
26	FEDERATED LIFE		1	1				2
27	FIREMAN'S FUND LIFE							
28	FORD LIFE							
29	FRANKLIN LIFE							
30	FRANKONA REINSURANCE CO.							
31	GAN-VIE CIE FRANCAISE							
32	GENERAL AMERICAN LIFE							
33	GENERAL REASSURANCE							
34	GLOBE LIFE			1				1
35	HARTFORD LIFE							
36	JOHN ALDEN LIFE							
37	JOHN HANCOCK							
38	LIFE OF NORTH AMERICA							
39	LIFE INVESTORS							
40	LINCOLN NATIONAL							
41	MACCABEES MUTUAL							
42	MASSACHUSETTS GENERAL							
43	MASSACHUSETTS MUTUAL							
44	METROPOLITAN LIFE	321	1	138	513	26	7	1,006
45	MIC LIFE							
46	MINISTERS LIFE & CAS							
47	MINNESOTA MUTUAL LIFE							
48	MUNICH REINSURANCE							
49	MUTUAL LIFE OF NY							
50	MUTUAL OF OMAHA			2				2
51	MUTUELLE GENERALE							
52	NATIONAL FIDELITY LIFE							
53	NEW ENGLAND MUTUAL LIFE							
54	NEW YORK LIFE	5	20	14				39

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XXXVI - LIFE - ANNUITIES - COMMISSIONS IN CANADA (DIRECT)
TABLEAU XXXVI - ASSURANCE-VIE - COMMISSIONS DIRECTES AU CANADA (RENTES)

NO. - NO.	COMPANY - COMPAGNIE	INDIVIDUAL - INDIVIDUELLE: SINGLE - UNIQUES	INDIVIDUAL - INDIVIDUELLE: FIRST YEAR - PREMIERE ANNEE	INDIVIDUAL - INDIVIDUELLE: RENEWAL - RENOUVELLEMENTS	GROUP - COLLECTIVE: SINGLE - UNIQUES	GROUP - COLLECTIVE: FIRST YEAR - PREMIERE ANNEE	GROUP - COLLECTIVE: RENEWAL - RENOUVELLEMENTS	TOTAL - TOTAL
		$	$	$	$	$	$	$
55	NORTH AMER. LIFE & CAS							
56	NORTH AMERICAN REASSUR							
57	OLD REPUBLIC LIFE							
58	PACIFIC MUTUAL LIFE							
59	PATRIOT LIFE							
60	PAUL REVERE LIFE		112					112
61	PENN MUTUAL LIFE							
62	PENNSYLVANIA LIFE							
63	PHOENIX MUTUAL LIFE							
64	PIERCE NATIONAL LIFE							
65	PROVIDENT LIFE AND ACC							
66	PRUDENTIAL OF AMERICA	48	78	62				188
67	SAFECO LIFE							
68	SOCIETE COMMERCIALE							
69	STATE FARM LIFE	3	57	8				68
70	STATE MUTUAL LIFE							
71	STOREBRAND INTERNATIONAL							
72	SWISS REINSURANCE							
73	TEACHERS							
74	TRANSAMERICA OCCIDENTAL						1	1
75	TRAVELERS INSURANCE							
76	UNIONE ITALIANA							
77	UNION MUTUAL LIFE							
78	UNIONMUTUAL STOCK LIFE							
79	UNITED AMERICAN							
80	UNITED OF OMAHA LIFE							
81	WASHINGTON NATIONAL							
82	WINTERTHUR LIFE							
	TOTAL, 1982	377	269	226	513	26	8	1,419
	TOTAL, 1981	645	140	270	....	188	7	1,250

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXXVII - LIFE - BENEFIT PAYMENTS TO POLICYHOLDERS (NET)

NO. - NO.	COMPANY - COMPAGNIE	INSURANCE - ASSURANCE						
		DEATH CLAIMS - DECES	DISABILITY CLAIMS - INCAPACITES	MATURED ENDOWMENTS - ECHEANCES	SURRENDER VALUES - RACHATS	OTHER - AUTRE	DIVIDENDS - PARTICIPATIONS	TOTAL BENEFITS - TOTAL DES PRESTATIONS
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA							
	TOTAL	838			364		72	1,274
	IN/AU CANADA	838			364		72	1,274
2	ACADIA LIFE							
	TOTAL	390		31	857	27	69	1,374
	IN/AU CANADA	390		31	857	27	69	1,374
3	ALLIANCE MUTUELLE							
	TOTAL	10,620	408	265	10,808	3,136	4,824	30,061
	IN/AU CANADA	10,589	408	264	10,786	3,136	4,809	29,992
4	ALLSTATE LIFE OF CANADA							
	TOTAL	4,745		27	1,170			5,942
	IN/AU CANADA	4,745		27	1,170			5,942
5	ASSUR.-VIE DESJARDINS							
	TOTAL	40,399	44,805	209	5,232		9,205	99,850
	IN/AU CANADA	40,399	44,805	209	5,232		9,205	99,850
6	ATLANTIC MUTUAL LIFE							
	TOTAL	792				-5	75	862
	IN/AU CANADA	792				-5	75	862
7	CANADA LIFE							
	TOTAL	108,729	1,217	13,148	75,442		49,437	247,973
	IN/AU CANADA	81,149	1,233	4,155	43,233		30,191	159,961
8	CANADIAN GENERAL LIFE							
	TOTAL	2,386			38		469	2,893
	IN/AU CANADA	2,386			38		469	2,893
9	CANADIAN REASSURANCE							
	TOTAL	55,155	105	15	2,970		118,712	176,957
	IN/AU CANADA	8,013	104	15	2,908		2,174	13,214
10	CHRYSLER LIFE							
	TOTAL	204						204
	IN/AU CANADA	204						204
11	CITADEL LIFE							
	TOTAL	3,862	6	335	5,757		997	10,957
	IN/AU CANADA	3,862	6	335	5,757		997	10,957
12	COLONIA LIFE							
	TOTAL	199		64	2,182		577	3,022
	IN/AU CANADA	199		64	2,182		577	3,022
13	COMMERCIAL LIFE							
	TOTAL	2,309		281	1,777		396	4,763
	IN/AU CANADA	2,309		281	1,777		396	4,763
14	LA SAUVEGARDE							
	TOTAL	11,703	1,558	961	4,779	9	3,078	22,088
	IN/AU CANADA	11,703	1,558	961	4,779	9	3,078	22,088
15	CONFEDERATION LIFE							
	TOTAL	111,499	1,368	8,650	57,689		43,806	223,012
	IN/AU CANADA	80,123	815	1,987	25,016		25,753	133,694
16	LES COOPERANTS							
	TOTAL	11,410	92	583	10,579		2,817	25,481
	IN/AU CANADA	11,129	81	533	10,150		2,725	24,618
17	CO-OPERATORS LIFE							
	TOTAL	15,436	857	210	3,473		6,413	26,389
	IN/AU CANADA	15,436	857	210	3,473		6,413	26,389
18	CROWN LIFE							
	TOTAL	118,279	336	4,957	65,873		32,137	221,582
	IN/AU CANADA	40,851	218	2,289	28,249		16,518	88,125
19	CUMIS LIFE							
	TOTAL	11,898	841		4		699	13,442
	IN/AU CANADA	11,898	841		4		699	13,442
20	DOMINION LIFE							
	TOTAL	20,367	79	1,209	20,385	-253	7,695	49,482
	IN/AU CANADA	12,514	70	883	15,737	1	5,399	34,604

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XXXVII - ASSURANCE-VIE - VERSEMENT DES PRESTATIONS AUX ASSURES (NETS)

NO. - NO.	DEATH CLAIMS - DECES	DISABILITY CLAIMS - INCAPACITES	ANNUITIES - RENTES: ANNUITY BENEFITS - RENTES	ANNUITIES - RENTES: SURRENDER VALUES - RACHATS	ANNUITIES - RENTES: OTHER - AUTRE	ANNUITIES - RENTES: DIVIDENDS - PARTICIPATIONS	ANNUITIES - RENTES: TOTAL BENEFITS - TOTAL DES PRESTATIONS
	$	$	$	$	$	$	$
1							
			39	43		3	85
			39	43		3	85
2							
	46			965			1,011
	46			965			1,011
3							
	220		2,709	7,379		1,007	11,315
	220		2,709	7,379		1,007	11,315
4							
	26		321	1,160			1,507
	26		321	1,160			1,507
5							
	188		9,095	6,229		428	15,940
	188		9,095	6,229		428	15,940
6							
7							
	2,523		100,652	43,800		2,530	149,505
	2,126		85,135	32,377		1,479	121,117
8							
			7				7
			7				7
9							
				935			935
				935			935
10							
11							
	19		791	3,930		106	4,846
	19		791	3,930		106	4,846
12							
	9		2,929	937		2	3,877
	9		2,929	937		2	3,877
13							
	21	28	409	3,248			3,706
	21	28	409	3,248			3,706
14							
	750		11,936	6,899		220	19,805
	750		11,936	6,899		220	19,805
15							
	2,443	2	70,473	114,591		1,643	189,152
	1,749	1	65,048	105,846		1,513	174,157
16							
	237		7,068	18,332		2,209	27,846
	236		6,708	17,974		2,112	27,030
17							
	128		3,591	5,378		1,326	10,423
	128		3,591	5,378		1,326	10,423
18							
	1,355	4	39,323	100,635		978	142,295
	927	4	21,050	30,828		772	53,581
19							
	129		712	3,162		12	4,015
	129		712	3,162		12	4,015
20							
	1,729		58,988	23,388		184	84,279
	1,584		54,016	20,467		116	76,183

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXXVII - LIFE - BENEFIT PAYMENTS TO POLICYHOLDERS (NET)

NO. - NO.	COMPANY - COMPAGNIE	INSURANCE - ASSURANCE						
		DEATH CLAIMS - DECES	DISABILITY CLAIMS - INCAPACITES	MATURED ENDOWMENTS - ECHEANCES	SURRENDER VALUES - RACHATS	OTHER - AUTRE	DIVIDENDS - PARTICIPATIONS	TOTAL BENEFITS - TOTAL DES PRESTATIONS
		$	$	$	$	$	$	$
21	DOMINION OF CANADA GENERAL							
	TOTAL	3,009	-1	123	1,345		392	4,868
	IN/AU CANADA	3,009	-1	123	1,345		392	4,868
22	EATON BAY LIFE							
	TOTAL	10,717	108	126	1,543		1,013	13,507
	IN/AU CANADA	10,717	108	126	1,543		1,013	13,507
23	EQUITABLE LIFE OF CANADA							
	TOTAL	6,143	18	364	6,267		5,492	18,284
	IN/AU CANADA	6,143	18	364	6,257		5,457	18,239
24	EXCELSIOR LIFE							
	TOTAL	38,856	487	1,306	18,133		7,814	66,596
	IN/AU CANADA	38,856	487	1,306	18,133		7,814	66,596
25	FAMILY LIFE							
	TOTAL	944	8	14	3,278		66	4,310
	IN/AU CANADA	944	8	14	3,278		66	4,310
26	FIDELITY LIFE							
	TOTAL	1,917		185	1,589		474	4,165
	IN/AU CANADA	1,917		185	1,589		474	4,165
27	FINANCIAL LIFE							
	TOTAL	113			190		-238	65
	IN/AU CANADA	113			190		-238	65
28	GLACIER NATIONAL LIFE							
	TOTAL	46		11	91			148
	IN/AU CANADA	46		11	91			148
29	GREAT LAKES REINSURANCE							
30	GREAT-WEST LIFE							
	TOTAL	180,691	956	7,413	117,270		85,253	391,583
	IN/AU CANADA	103,612	723	4,410	61,061		46,420	216,226
31	IMPERIAL LIFE							
	TOTAL	31,544	51	5,522	25,479		24,510	88,106
	IN/AU CANADA	23,343	51	1,943	14,792		14,880	55,009
32	INA LIFE OF CANADA							
	TOTAL	466						466
	IN/AU CANADA	466						466
33	LAURIER LIFE							
	TOTAL	810	2		35		58	905
	IN/AU CANADA	810	2		35		58	905
34	LONDON LIFE							
	TOTAL	90,719	3,265	6,958	102,165		117,104	320,211
	IN/AU CANADA	90,713	3,265	6,958	102,165		117,101	320,202
35	MANUFACTURERS LIFE							
	TOTAL	111,287	331	13,699	112,934		76,332	314,583
	IN/AU CANADA	27,867	261	3,103	34,474		17,584	83,289
36	MARITIME LIFE							
	TOTAL	13,793	8	417	10,658		2,975	27,851
	IN/AU CANADA	13,756	8	394	10,186		2,825	27,169
37	MONARCH LIFE							
	TOTAL	5,143	8	1,508	16,592		5,152	28,403
	IN/AU CANADA	5,143	8	1,508	16,592		5,152	28,403
38	MONTREAL LIFE							
	TOTAL	4,524	6	937	4,114		906	10,487
	IN/AU CANADA	4,502	6	937	4,107		906	10,458
39	MONY LIFE							
	TOTAL	628			1,930		321	2,879
	IN/AU CANADA	628			1,930		321	2,879
40	MUTUAL LIFE OF CANADA							
	TOTAL	64,968	1,885	3,317	96,123	609	71,888	238,790
	IN/AU CANADA	64,809	1,885	3,317	96,079	609	71,865	238,564
41	NATIONAL LIFE OF CANADA							
	TOTAL	23,328	107	1,059	8,943		5,918	39,355
	IN/AU CANADA	22,722	107	643	7,761		5,097	36,330
42	LA NATIONALE							
	TOTAL	975	-24		95			1,046
	IN/AU CANADA	895	-24		95			966

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XXXVII - ASSURANCE-VIE - VERSEMENT DES PRESTATIONS AUX ASSURES (NETS)

ANNUITIES - RENTES

NO. - NO.	DEATH CLAIMS - DECES	DISABILITY CLAIMS - INCAPACITES	ANNUITY BENEFITS - RENTES	SURRENDER VALUES - RACHATS	OTHER - AUTRE	DIVIDENDS - PARTICIPATIONS	TOTAL BENEFITS - TOTAL DES PRESTATIONS
	$	$	$	$	$	$	$
21	194		5.067	886			6.167
	194		5.067	886			6.167
22	315		11.119	4.230			15.664
	315		11.119	4.230			15.664
23	514		8.856	8.485		123	17.958
	514		8.856	8.485		123	17.958
24	1.741		11.487	50.731		34	63.993
	1.741		11.487	50.731		34	63.993
25	127	1	192	18.172			18.492
	127	1	192	18.172			18.492
26	744	3	4.005	5.214		27	9.993
	744	3	4.005	5.214		27	9.993
27	25		109	510			644
	25		109	510			644
28	25			3.985			4.010
	25			3.985			4.010
29							
30	7.625		125.722	376.713		6.574	516.634
	3.749		113.054	175.819		5.437	298.059
31	462		38.721	32.113		417	71.713
	454		38.185	31.215		305	70.159
32							
33				4			4
				4			4
34	2.451	1	44.326	45.837		6.731	99.346
	2.451	1	44.326	45.837		6.726	99.341
35	7.153		235.320	219.023		12.484	473.980
	4.881		153.900	138.551		7.284	304.596
36	2.180		16.180	23.615		8	41.983
	2.180		16.178	23.537		7	41.902
37	747	1	25.288	18.158		231	44.425
	747	1	25.287	18.158		231	44.424
38	172		6.182	3.798		198	10.350
	172		6.182	3.798		198	10.350
39	93		486	2.323		18	2.920
	93		486	2.323		18	2.920
40	6.490	143	104.821	104.441		1.587	217.482
	6.490	143	104.821	104.441		1.587	217.482
41	1.858		8.455	27.300		11.193	48.806
	1.858		8.453	26.909		11.190	48.410
42			8	3	144		155
			8	3	144		155

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXXVII - LIFE - BENEFIT PAYMENTS TO POLICYHOLDERS (NET)

NO. - NO.	COMPANY - COMPAGNIE	INSURANCE - ASSURANCE						
		DEATH CLAIMS - DECES	DISABILITY CLAIMS - INCAPACITES	MATURED ENDOWMENTS - ECHEANCES	SURRENDER VALUES - RACHATS	OTHER - AUTRE	DIVIDENDS - PARTICIPATIONS	TOTAL BENEFITS - TOTAL DES PRESTATIONS
		$	$	$	$	$	$	$
43	NORTH AMERICAN LIFE							
	TOTAL	34,134	160	1,810	32,334	...	20,685	69,327
	IN/AU CANADA	21,218	134	1,767	25,552	...	15,944	64,615
44	NORTH WEST LIFE							
	TOTAL	1,523	136	8	7,544	91	267	9,569
	IN/AU CANADA	1,209	136	8	6,952	91	267	8,663
45	NORTHERN LIFE							
	TOTAL	5,712	97	713	9,650	2	3,114	19,288
	IN/AU CANADA	5,356	97	665	9,152	2	2,863	18,135
46	OCCIDENTAL LIFE							
	TOTAL	1,023	...	...	174	...	86	1,283
	IN/AU CANADA	1,023	...	...	174	...	86	1,283
47	PIONEER LIFE							
	TOTAL	627	...	3,781	1,992	...	3,715	10,115
	IN/AU CANADA	604	...	3,781	1,874	...	3,709	9,968
48	PITTS LIFE							
	TOTAL	422	...	...	19	...	...	441
	IN/AU CANADA	422	...	...	19	...	...	441
49	PRINCIPAL LIFE							
50	RELIABLE LIFE							
	TOTAL	1,407	14	26	158	...	557	2,162
	IN/AU CANADA	1,407	14	26	158	...	557	2,162
51	SOVEREIGN LIFE							
	TOTAL	1,637	8	711	3,982	...	1,275	7,613
	IN/AU CANADA	1,637	8	711	3,982	...	1,275	7,613
52	SUN LIFE							
	TOTAL	228,263	2,565	39,889	202,922	...	188,985	662,624
	IN/AU CANADA	125,188	1,875	6,508	95,033	...	74,997	303,601
53	TORONTO MUTUAL LIFE							
	TOTAL	794	33	295	1,626	...	722	3,470
	IN/AU CANADA	794	33	295	1,626	...	722	3,470
54	TRAVELERS LIFE OF CANADA							
	TOTAL	1,352	14	...	345	...	156	1,867
	IN/AU CANADA	1,352	14	...	345	...	156	1,867
55	WAWANESA MUTUAL LIFE							
	TOTAL	904	...	64	423	...	256	1,647
	IN/AU CANADA	904	...	64	423	...	256	1,647
56	WESTERN LIFE							
	TOTAL	268	...	147	700	...	84	1,199
	IN/AU CANADA	268	...	147	700	...	84	1,199
57	ZURICH LIFE							
	TOTAL	5,214	47	742	4,448	...	1,209	11,660
	IN/AU CANADA	5,214	47	742	4,448	...	1,209	11,660
	TOTAL, 1982							
	TOTAL	1,405,121	62,061	122,190	1,065,450	3,616	908,023	3,566,461
	IN/AU CANADA	927,136	60,266	52,300	693,853	3,870	508,931	2,246,356

ANNUITIES - RENTES

NO. - NO.	DEATH CLAIMS - DECES	DISABILITY CLAIMS - INCAPACITES	ANNUITY BENEFITS - RENTES	SURRENDER VALUES - RACHATS	OTHER - AUTRE	DIVIDENDS - PARTICIPATIONS	TOTAL BENEFITS - TOTAL DES PRESTATIONS
	$	$	$	$	$	$	$
43	2,374	....	48,863	100,235	....	3,405	154,87[illegible]
	2,104	....	47,053	93,803	....	3,189	146,149
44	405	....	1,742	19,943	....	5	22,095
	212	....	1,575	9,967	....	5	11,759
45	98	....	571	5,104	....	114	5,887
	89	....	565	5,056	....	109	5,819
46	134	....	737	6,020	....	....	6,891
	134	....	737	6,020	....	....	6,891
47	....	....	....	435	....	....	435
	....	....	....	435	....	....	435
48	....	....	11	....	....	....	11
	....	....	11	....	....	....	11
49							
50	....	....	....	....	....	....	....
	....	....	....	....	....	....	....
51	47	....	156	862	....	15	1,080
	47	....	156	862	....	15	1,080
52	3,849	....	155,143	119,563	....	15,664	296,219
	3,416	....	138,250	111,149	....	8,400	261,215
53	99	....	33	369	....	18	519
	99	....	33	369	....	18	519
54	470	....	11,082	5,285	....	....	16,837
	470	....	11,082	5,285	....	....	16,837
55	202	....	1,806	1,551	....	1,642	5,201
	202	....	1,806	1,551	....	1,642	5,201
56	7	....	10	63	....	....	80
	7	....	10	63	....	....	80
57	233	....	4,050	11,963	....	168	16,414
	233	....	4,050	11,963	....	168	16,414
	50,657	183	1,180,611	1,557,935	144	72,284	2,861,814
	41,911	182	1,021,559	1,157,068	144	55,809	2,276,673

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XXXVIII - LIFE - BENEFIT PAYMENTS TO POLICYHOLDERS IN CANADA (NET)

NO. - NO.	COMPANY - COMPAGNIE	INSURANCE - ASSURANCE: DEATH CLAIMS - DECES	DISABILITY CLAIMS - INCAPACITES	MATURED ENDOWMENTS - ECHEANCES	SURRENDER VALUES - RACHATS	OTHER - AUTRE	DIVIDENDS - PARTICIPATIONS	TOTAL BENEFITS - TOTAL DES PRESTATIONS
		$	$	$	$	$	$	$
	--BRITISH - BRITANNIQUES--							
1	COMMERCIAL UNION	5,652	10	414	8,786	13	2,677	17,552
2	CO-OPERATIVE INSURANCE	236						236
3	MERCANTILE AND GENERAL	11,618			1,332			12,950
4	MUTUAL LIFE & CITIZENS'	184		36	60		38	318
5	NRG LONDON REINSURANCE	368	5		19			392
6	NORWICH UNION LIFE	2,077	22	407	4,223		1,589	8,318
7	PHOENIX ASSURANCE	80					8	88
8	PRUDENTIAL (OF ENGLAND)	16,694		1,700	73,634		29,878	121,906
9	ROYAL LIFE	2,404		468	3,497		1,229	7,598
10	STANDARD LIFE	6,360	69	1,100	19,918		15,319	42,766
11	SUN ALLIANCE AND LONDON	685		104	437		170	1,396
12	VICTORY	4,672	24		157		590	5,443
	TOTAL, 1982	**51,030**	**130**	**4,229**	**112,063**	**13**	**51,498**	**218,963**
	TOTAL, 1981	**45,629**	**160**	**4,515**	**84,290**	**-23**	**55,295**	**189,866**
	--FOREIGN - ETRANGERES--							
1	A.G.F. REASSURANCES	162	4		11			177
2	ABEILLE-PAIX	751	14				7	772
3	AETNA LIFE	8,254	2,486	32	1,694		110	12,576
4	ALEXANDER HAMILTON	1,035						1,035
5	ALLSTATE LIFE	12			21			33
6	AMERICAN BANKERS LIFE	755						755
7	AMERICAN HEALTH & LIFE	2						2
8	AMERICAN LIFE	299						299
9	AMERICAN NATIONAL	-150						-150
10	AMERICAN UNITED LIFE	1		1			2	4
11	BANKERS LIFE & CASUALTY							
12	BANKERS LIFE	112	91		9		62	274
13	BENEFICIAL STANDARD							
14	BUSINESS MEN'S	929						929
15	CAPITOL LIFE	224						224
16	CAROLINA LIFE	5						5
17	CHARTER NATIONAL	200						200
18	COLLEGE RETIREMENT							
19	COLOGNE LIFE RE	1,508						1,508
20	COMBINED	1,214			2,069			3,283
21	CONNECTICUT GENERAL	871	57	28	86		22	1,064
22	CONTINENTAL ASSURANCE						12	12
23	CREDIT LIFE							
24	CUNA MUTUAL	1,228			419		393	2,040
25	EQUITABLE LIFE OF U.S.	1,300	4		-4		1,364	2,664
26	FEDERATED LIFE	348		20	503			871
27	FIREMAN'S FUND LIFE							
28	FORD LIFE	825						825
29	FRANKLIN LIFE	20			48		20	88
30	FRANKONA REINSURANCE CO.	868						868
31	GAN-VIE CIE FRANCAISE	3						3
32	GENERAL AMERICAN LIFE	28						28
33	GENERAL REASSURANCE	335						335
34	GLOBE LIFE	578	2	7	2,119			2,706
35	HARTFORD LIFE	54						54
36	JOHN ALDEN LIFE	11						11
37	JOHN HANCOCK	2,635	14		4,605		99	7,353
38	LIFE OF NORTH AMERICA	84						84
39	LIFE INVESTORS	588						588
40	LINCOLN NATIONAL	2,187		13	191			2,391
41	MACCABEES MUTUAL	164		39	510		161	874
42	MASSACHUSETTS GENERAL	77		9	158		78	322
43	MASSACHUSETTS MUTUAL	52			26		30	108
44	METROPOLITAN LIFE	83,422	2,583	14,436	75,205		80,318	255,964
45	MIC LIFE							
46	MINISTERS LIFE & CAS.	33		77	64		64	238
47	MINNESOTA MUTUAL LIFE	10					5	15
48	MUNICH REINSURANCE	4,857	24		157		590	5,628
49	MUTUAL LIFE OF NY	527	5	93	1,782		1,120	3,527
50	MUTUAL OF OMAHA	5,938		7	2,443		1,055	9,443
51	MUTUELLE GENERALE	779	4		68			851
52	NATIONAL FIDELITY LIFE	97			2			99
53	NEW ENGLAND MUTUAL LIFE						8	8
54	NEW YORK LIFE	8,871	28	268	13,799		9,521	32,487
55	NORTH AMER. LIFE & CAS.	980	2	44	995		213	2,234

1982 COMPAGNIES BRITANNIQUES ET ETRANGERES - BRITISH AND FOREIGN COMPANIES ('000)
TABLEAU XXXVIII - ASSURANCE-VIE - VERSEMENT DES PRESTATIONS AUX ASSURES AU CANADA (NETS)

ANNUITIES - RENTES

NO. - NO.	DEATH CLAIMS - DECES	DISABILITY CLAIMS - INCAPACITES	ANNUITY BENEFITS - RENTES	SURRENDER VALUES - RACHATS	OTHER - AUTRE	DIVIDENDS - PARTICIPATIONS	TOTAL BENEFITS - TOTAL DES PRESTATIONS
	$	$	$	$	$	$	$
1	64	...	286	4,374	...	117	4,841
2	...	...	...	...	...	...	...
3	...	...	106	-11	...	...	95
4	...	...	...	...	...	...	...
5	...	...	15	5	252	...	272
6	213	...	4,311	2,580	...	278	7,382
7	...	...	...	...	...	...	...
8	1,292	...	30,289	28,763	...	7,722	68,066
9	29	...	40	1,686	...	164	1,919
10	3,219	...	89,299	153,115	...	1,071	246,705
11	...	...	20	...	...	...	20
12	...	...	...	...	...	...	...
	4,817	...	124,366	190,513	252	9,352	329,300
	3,903	...	94,246	282,270	235	7,963	398,617
1	...	...	7	2	108	...	117
2	...	...	...	...	...	...	...
3	...	...	19	...	...	...	19
4	...	...	...	...	...	...	...
5	...	...	...	...	...	...	...
6	...	...	...	...	...	...	...
7	...	...	...	...	...	...	...
8	...	...	...	...	...	...	...
9	...	...	...	...	...	...	...
10	...	...	...	...	...	...	...
11	...	...	...	...	...	...	...
12	...	...	17	...	-74	2	-55
13	...	...	...	...	...	...	...
14	...	...	...	...	...	...	...
15	...	...	...	...	...	...	...
16	...	...	...	...	...	...	...
17	...	...	...	...	...	...	...
18	...	...	...	...	...	...	...
19	...	...	...	...	...	...	...
20	...	...	...	...	...	...	...
21	...	...	176	...	...	...	176
22	...	...	87	...	...	...	87
23	...	...	...	...	...	...	...
24	30	...	126	936	...	61	1,155
25	...	...	379	...	...	38	417
26	...	...	179	...	...	...	179
27	...	...	...	...	...	...	...
28	...	...	...	...	...	...	...
29	...	...	...	...	...	...	...
30	...	...	...	...	...	...	...
31	...	...	...	...	...	...	...
32	...	...	...	...	...	...	...
33	...	...	...	...	...	...	...
34	...	...	134	...	...	...	134
35	...	...	...	...	...	...	...
36	...	...	136	...	...	...	136
37	1	...	257	2	...	13	273
38	...	...	11	...	...	...	11
39	...	...	...	...	...	...	...
40	...	...	...	...	...	...	...
41	...	...	...	...	...	...	...
42	...	...	1	3	...	...	4
43	...	...	125	11	...	-11	126
44	743	124	20,518	13,870	...	2,428	37,683
45	...	...	...	...	...	...	...
46	...	...	...	...	...	...	...
47	...	...	2	...	...	...	2
48	...	...	...	...	...	...	...
49	...	...	42	32	...	...	74
50	-5	...	48	535	...	66	644
51	...	...	11	5	144	...	160
52	...	...	...	...	...	...	...
53	...	...	7	...	...	...	7
54	31	...	635	2,280	...	504	3,450
55	...	...	2	170	...	...	172

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XXXVIII - LIFE - BENEFIT PAYMENTS TO POLICYHOLDERS IN CANADA (NET)

NO. - NO.	COMPANY - COMPAGNIE	DEATH CLAIMS - DECES	DISABILITY CLAIMS - INCAPACITES	MATURED ENDOWMENTS - ECHEANCES	SURRENDER VALUES - RACHATS	OTHER - AUTRE	DIVIDENDS - PARTICIPATIONS	TOTAL BENEFITS - TOTAL DES PRESTATIONS
		INSURANCE - ASSURANCE						
		$	$	$	$	$	$	$
56	NORTH AMERICAN REASSUR	5,114	24		4,814			9,952
57	OLD REPUBLIC LIFE	-67						-67
58	PACIFIC MUTUAL LIFE	14					-1	13
59	PATRIOT LIFE	163						163
60	PAUL REVERE LIFE	484		54	1,186		92	1,816
61	PENN MUTUAL LIFE				6		3	9
62	PENNSYLVANIA LIFE	744			345		454	1,543
63	PHOENIX MUTUAL LIFE							
64	PIERCE NATIONAL LIFE	409		2	100			511
65	PROVIDENT LIFE AND ACC	798		2	2		352	1,154
66	PRUDENTIAL OF AMERICA	63,003	1,078	2,511	22,172		66,013	154,777
67	SAFECO LIFE	24						24
68	SOCIETE COMMERCIALE	832	10		47			889
69	STATE FARM LIFE	649	1	38	1,317		2,098	4,103
70	STATE MUTUAL LIFE	106						106
71	STOREBRAND INTERNATIONAL	3,096			45			3,141
72	SWISS REINSURANCE	323	1				50	374
73	TEACHERS	58		5	14		132	209
74	TRANSAMERICA OCCIDENTAL	16,376	283	57	3,071	1	45	19,833
75	TRAVELERS INSURANCE	10,280	1,248	380	2,312		1,661	15,881
76	UNIONE ITALIANA	64	2		29			95
77	UNION MUTUAL LIFE	61			58		63	182
78	UNIONMUTUAL STOCK LIFE							
79	UNITED AMERICAN	299						299
80	UNITED OF OMAHA LIFE	157		55	514			726
81	WASHINGTON NATIONAL							
82	WINTERTHUR LIFE	319		28	467	2	81	897
	TOTAL, 1982	236,399	7,955	18,202	143,479	3	156,297	572,345
	TOTAL, 1981	221,790	6,401	18,273	109,388	-206	140,482	496,138

1982 COMPAGNIES BRITANNIQUES ET ETRANGERES - BRITISH AND FOREIGN COMPANIES ('000)
TABLEAU XXXVIII - ASSURANCE-VIE - VERSEMENT DES PRESTATIONS AUX ASSURES AU CANADA (NETS)

ANNUITIES - RENTES

NO - NO	DEATH CLAIMS - DECES	DISABILITY CLAIMS - INCAPACITES	ANNUITY BENEFITS - RENTES	SURRENDER VALUES - RACHATS	OTHER - AUTRE	DIVIDENDS - PARTICIPATIONS	TOTAL BENEFITS - TOTAL DES PRESTATIONS
	$	$	$	$	$	$	$
56							
57							
58							
59							
60			135	3,545			3,680
61							
62							
63							
64			20				20
65							
66	430	90	9,209	12,324		5,686	27,739
67							
68			15	5	252		272
69	9		1	348		153	511
70							
71			6				6
72							
73	164		1,495	78		4,242	5,979
74			275	761			1,036
75			875	327			1,202
76			6	1	108		115
77							
78							
79							
80							
81							
82	1		65	277		8	351
	1,464	**174**	**35,024**	**35,512**	**538**	**13,170**	**85,882**
	1,378	**217**	**33,873**	**28,147**	**571**	**13,273**	**77,460**

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXXIX - ACCIDENT AND SICKNESS - NET PREMIUMS EARNED, NET CLAIMS INCURRED
TABLEAU XXXIX - ACCIDENT ET MALADIE - PRIMES GAGNEES NETTES, RECLAMATIONS REALISEES NETTES

NO. - NO.	COMPANY - COMPAGNIE	NET PREMIUMS EARNED - PRIMES GAGNEES NETTES: INDIVIDUAL - INDIVIDUELLE: CANCELLABLE - REVOCABLE	NET PREMIUMS EARNED: INDIVIDUAL: NON-CANCELLABLE - IRREVOCABLE	NET PREMIUMS EARNED: GROUP - COLLECTIVE	NET CLAIMS INCURRED - RECLAMATIONS REALISEES NETTES: INDIVIDUAL - INDIVIDUELLE: CANCELLABLE - REVOCABLE	NET CLAIMS INCURRED: INDIVIDUAL: NON-CANCELLABLE - IRREVOCABLE	NET CLAIMS INCURRED: GROUP - COLLECTIVE	CLAIMS RATIO - TAUX DE RECLAMATIONS (1): GROUP - COLLECTIVE
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA							
	TOTAL		53			56		
	IN/AU CANADA		53			56		
2	ACADIA LIFE							
3	ALLIANCE MUTUELLE							
	TOTAL	622	625	15.590	450	347	13.278	79.6
	IN/AU CANADA	622	624	15.570	450	347	13.246	79.5
4	ALLSTATE LIFE OF CANADA							
	TOTAL	13	77	10.106	35	53	5.573	55.1
	IN/AU CANADA	13	77	10.106	35	53	5.573	55.1
5	ASSUR.-VIE DESJARDINS							
	TOTAL	1.816	27	48.308	854	16	37.432	77.5
	IN/AU CANADA	1.816	27	48.308	854	16	37.432	77.5
6	ATLANTIC MUTUAL LIFE							
	TOTAL			1.244			969	77.9
	IN/AU CANADA			1.244			969	77.9
7	CANADA LIFE							
	TOTAL		2.824	109.146		1.897	106.414	97.5
	IN/AU CANADA		2.221	100.378		1.835	98.221	97.9
8	CANADIAN GENERAL LIFE							
	TOTAL	151	154	9.672	263	31	7.581	78.4
	IN/AU CANADA	151	154	9.672	263	31	7.581	78.4
9	CANADIAN REASSURANCE							
	TOTAL	47	1.518	6.704	31	1.773	6.002	89.5
	IN/AU CANADA	47	1.406	6.118	31	1.741	5.884	96.2
10	CHRYSLER LIFE							
	TOTAL			41			30	73.2
	IN/AU CANADA			41			30	73.2
11	CITADEL LIFE							
	TOTAL		4.515	376		3.487	287	76.3
	IN/AU CANADA		4.515	376		3.487	287	76.3
12	COLONIA LIFE							
13	COMMERCIAL LIFE							
	TOTAL			375			261	69.6
	IN/AU CANADA			375			261	69.6
14	LA SAUVEGARDE							
	TOTAL		24	17.720		-34	16.216	91.5
	IN/AU CANADA		24	17.720		-34	16.216	91.5
15	CONFEDERATION LIFE							
	TOTAL		5.548	362.503		2.848	411.469	113.5
	IN/AU CANADA		3.443	234.344		3.984	268.460	114.6
16	LES COOPERANTS							
	TOTAL	962	158	13.065	446	155	10.549	80.7
	IN/AU CANADA	961	144	13.065	439	138	10.549	80.7
17	CO-OPERATORS LIFE							
18	CROWN LIFE							
	TOTAL	610	9.307	332.278	457	4.335	287.710	86.6
	IN/AU CANADA		3.154	72.443		2.637	68.919	95.1
19	CUMIS LIFE							
	TOTAL			6.446			5.438	84.4
	IN/AU CANADA			6.446			5.438	84.4
20	DOMINION LIFE							
	TOTAL	36	811	64.840	3	828	61.784	95.3
	IN/AU CANADA	36	703	31.919	3	813	29.146	91.3

(1) RATIO OF NET CLAIMS INCURRED TO NET PREMIUMS EARNED.
(1) RAPPORT ENTRE LES RECLAMATIONS NETTES ENCOURUES ET DES PRIMES NETTES GAGNEES.

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXXIX - ACCIDENT AND SICKNESS - NET PREMIUMS EARNED, NET CLAIMS INCURRED
TABLEAU XXXIX - ACCIDENT ET MALADIE - PRIMES GAGNEES NETTES, RECLAMATIONS REALISEES NETTES

		NET PREMIUMS EARNED - PRIMES GAGNEES NETTES			NET CLAIMS INCURRED - RECLAMATIONS REALISEES NETTES			CLAIMS RATIO - TAUX DE RECLAMATIONS (1)
		INDIVIDUAL - INDIVIDUELLE			INDIVIDUAL - INDIVIDUELLE			
NO. - NO	COMPANY - COMPAGNIE	CANCELLABLE - REVOCABLE	NON-CANCELLABLE - IRREVOCABLE	GROUP - COLLECTIVE	CANCELLABLE - REVOCABLE	NON-CANCELLABLE - IRREVOCABLE	GROUP - COLLECTIVE	GROUP - COLLECTIVE
		$	$	$	$	$	$	%
21	DOMINION OF CANADA GENERAL							
	TOTAL	2	1	961			894	93.0
	IN/AU CANADA	2	1	961			894	93.0
22	EATON BAY LIFE							
	TOTAL		620	8.887		100	6.201	69.8
	IN/AU CANADA		620	8.887		100	6.201	69.8
23	EQUITABLE LIFE OF CANADA							
	TOTAL	16	34	6.915	21	26	5.838	84.4
	IN/AU CANADA	16	34	6.915	21	26	5.839	84.4
24	EXCELSIOR LIFE							
	TOTAL	287	1.129	97.561	211	996	94.644	97.0
	IN/AU CANADA	287	1.129	97.561	211	996	94.644	97.0
25	FAMILY LIFE							
26	FIDELITY LIFE							
	TOTAL			343			343	100.0
	IN/AU CANADA			343			343	100.0
27	FINANCIAL LIFE							
	TOTAL		12	24			1	4.2
	IN/AU CANADA		12	24			1	4.2
28	GLACIER NATIONAL LIFE							
	TOTAL	433	3	1	58	2		
	IN/AU CANADA	433	3	1	58	2		
29	GREAT LAKES REINSURANCE							
30	GREAT-WEST LIFE							
	TOTAL	2.851	22.247	529.649	3.714	10.879	499.694	94.3
	IN/AU CANADA	960	17.003	240.873	800	9.166	225.807	93.7
31	IMPERIAL LIFE							
	TOTAL		4.225	40.197		2.002	33.164	82.5
	IN/AU CANADA		1.356	35.339		798	30.894	87.4
32	INA LIFE OF CANADA							
	TOTAL			4.589			2.462	53.7
	IN/AU CANADA			4.589			2.462	53.7
33	LAURIER LIFE							
	TOTAL		50	1.004		37	931	92.7
	IN/AU CANADA		50	1.004		37	931	92.7
34	LONDON LIFE							
	TOTAL			161.957			156.710	96.8
	IN/AU CANADA			161.957			156.710	96.8
35	MANUFACTURERS LIFE							
	TOTAL		3.039	1.739		1.872	1.547	89.0
	IN/AU CANADA		884	1.739		780	1.547	89.0
36	MARITIME LIFE							
	TOTAL			37.582			35.998	95.8
	IN/AU CANADA			37.582			35.998	95.8
37	MONARCH LIFE							
	TOTAL		17	946		5	797	84.2
	IN/AU CANADA		17	946		5	797	84.2
38	MONTREAL LIFE							
	TOTAL		46	222		29	210	94.6
	IN/AU CANADA		46	222		29	210	94.6
39	MONY LIFE							
	TOTAL		85			-6		
	IN/AU CANADA		85			-6		
40	MUTUAL LIFE OF CANADA							
	TOTAL			126.168	1		122.033	96.7
	IN/AU CANADA			126.168	1		122.033	96.7

(1) RATIO OF NET CLAIMS INCURRED TO NET PREMIUMS EARNED.
(1) RAPPORT ENTRE LES RECLAMATIONS NETTES ENCOURUES ET DES PRIMES NETTES GAGNEES.

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XXXIX - ACCIDENT AND SICKNESS - NET PREMIUMS EARNED, NET CLAIMS INCURRED
TABLEAU XXXIX - ACCIDENT ET MALADIE - PRIMES GAGNEES NETTES, RECLAMATIONS REALISEES NETTES

		NET PREMIUMS EARNED - PRIMES GAGNEES NETTES			NET CLAIMS INCURRED - RECLAMATIONS REALISEES NETTES			CLAIMS RATIO - TAUX DE RECLAMATIONS (1)
		INDIVIDUAL - INDIVIDUELLE			INDIVIDUAL - INDIVIDUELLE			
NO. - NO.	COMPANY - COMPAGNIE	CANCELLABLE - REVOCABLE	NON-CANCELLABLE - IRREVOCABLE	GROUP - COLLECTIVE	CANCELLABLE - REVOCABLE	NON-CANCELLABLE - IRREVOCABLE	GROUP - COLLECTIVE	GROUP - COLLECTIVE
		$	$	$	$	$	$	%
41	NATIONAL LIFE OF CANADA							
	TOTAL		84	30,819		83	25,679	83.3
	IN/AU CANADA		84	30,805		83	25,669	83.3
42	LA NATIONALE							
43	NORTH AMERICAN LIFE							
	TOTAL		1,577	31,323		1,453	29,742	95.0
	IN/AU CANADA		1,577	16,898		1,453	15,693	92.9
44	NORTH WEST LIFE							
	TOTAL	9	21	659	3	17	981	148.9
	IN/AU CANADA	9	21	659	3	17	981	148.9
45	NORTHERN LIFE							
	TOTAL	23	132	9,105	31	143	7,776	85.4
	IN/AU CANADA	22	129	9,097	30	142	7,770	85.4
46	OCCIDENTAL LIFE							
47	PIONEER LIFE							
48	PITTS LIFE							
	TOTAL	1	239	2,198		246	1,319	60.0
	IN/AU CANADA	1	239	2,198		246	1,319	60.0
49	PRINCIPAL LIFE							
50	RELIABLE LIFE							
	TOTAL	2,816	502	2,997	2,289	24	2,555	85.3
	IN/AU CANADA	2,816	502	2,997	2,289	24	2,555	85.3
51	SOVEREIGN LIFE							
52	SUN LIFE							
	TOTAL		823	218,145		292	244,582	112.1
	IN/AU CANADA		550	167,957		-445	193,787	115.4
53	TORONTO MUTUAL LIFE							
54	TRAVELERS LIFE OF CANADA							
	TOTAL		5,586			3,227		
	IN/AU CANADA		5,586			3,227		
55	WAWANESA MUTUAL LIFE							
	TOTAL			454			392	86.3
	IN/AU CANADA			454			392	86.3
56	WESTERN LIFE							
	TOTAL		10	1		-2		
	IN/AU CANADA		10	1		-2		
57	ZURICH LIFE							
	TOTAL			2,597			1,927	74.2
	IN/AU CANADA			2,597			1,927	74.2
	TOTAL, 1982							
	TOTAL	10,991	66,123	2,316,838	8,887	38,833	2,247,411	97.0
	IN/AU CANADA	8,188	46,553	1,527,980	5,488	31,782	1,503,625	98.4
1	CONSTELLATION							
	TOTAL	146	1,948	31,051	44	1,020	23,315	75.1
	IN/AU CANADA	146	1,948	31,051	44	1,020	23,315	75.1
	TOTAL, 1982							
	TOTAL	146	1,948	31,051	44	1,020	23,315	75.1
	IN/AU CANADA	146	1,948	31,051	44	1,020	23,315	75.1

(1) RATIO OF NET CLAIMS INCURRED TO NET PREMIUMS EARNED.
(1) RAPPORT ENTRE LES RECLAMATIONS NETTES ENCOURUES ET DES PRIMES NETTES GAGNEES.

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XL - ACCIDENT AND SICKNESS - NET PREMIUMS EARNED, NET CLAIMS INCURRED IN CANADA
TABLEAU XL - ACCIDENT ET MALADIE - PRIMES GAGNEES NETTES, RECLAMATIONS REALISEES NETTES AU CANADA

NO. - NO.	COMPANY - COMPAGNIE	NET PREMIUMS EARNED - PRIMES GAGNEES NETTES: INDIVIDUAL - INDIVIDUELLE: CANCELLABLE - REVOCABLE	NET PREMIUMS EARNED: INDIVIDUAL: NON-CANCELLABLE - IRREVOCABLE	NET PREMIUMS EARNED: GROUP - COLLECTIVE	NET CLAIMS INCURRED - RECLAMATIONS REALISEES NETTES: INDIVIDUAL - INDIVIDUELLE: CANCELLABLE - REVOCABLE	NET CLAIMS INCURRED: INDIVIDUAL: NON-CANCELLABLE - IRREVOCABLE	NET CLAIMS INCURRED: GROUP - COLLECTIVE	CLAIMS RATIO - TAUX DE RECLAMATIONS (1): GROUP - COLLECTIVE
		$	$	$	$	$	$	%
	--BRITISH - BRITANNIQUES--							
1	COMMERCIAL UNION							
2	CO-OPERATIVE INSURANCE							
3	MERCANTILE AND GENERAL	5	3,147	12,370	-4	794	10,085	81.5
4	MUTUAL LIFE & CITIZENS'							
5	NRG LONDON REINSURANCE							
6	NORWICH UNION LIFE							
7	PHOENIX ASSURANCE							
8	PRUDENTIAL (OF ENGLAND)							
9	ROYAL LIFE							
10	STANDARD LIFE							
11	SUN ALLIANCE AND LONDON							
12	VICTORY		563	1,529		130	1,646	107.7
	TOTAL, 1982	5	3,710	13,899	-4	924	11,731	84.4
	TOTAL, 1981		520	1,128		129	848	74.8
	--FOREIGN - ETRANGERES--							
1	A.G.F. REASSURANCES							
2	ABEILLE-PAIX							
3	AETNA LIFE	3	1	19,385	-1		21,333	110.0
4	ALEXANDER HAMILTON			4,985			4,312	86.5
5	ALLSTATE LIFE			50			-5	
6	AMERICAN BANKERS LIFE		181	40		74	52	130.0
7	AMERICAN HEALTH & LIFE							
8	AMERICAN LIFE		9	14			32	228.6
9	AMERICAN NATIONAL							
10	AMERICAN UNITED LIFE							
11	BANKERS LIFE & CASUALTY			7			45	642.9
12	BANKERS LIFE			100			87	87.0
13	BENEFICIAL STANDARD							
14	BUSINESS MEN'S	8						
15	CAPITOL LIFE			2			-2	
16	CAROLINA LIFE		733			425		
17	CHARTER NATIONAL							
18	COLLEGE RETIREMENT							
19	COLOGNE LIFE RE							
20	COMBINED	9,955	52,710	176	4,179	27,892	228	129.5
21	CONNECTICUT GENERAL	2	4	3,314	1	2	1,670	50.4
22	CONTINENTAL ASSURANCE			182			135	74.2
23	CREDIT LIFE							
24	CUNA MUTUAL		5	563		9	437	77.6
25	EQUITABLE LIFE OF U.S.			2,719			2,516	92.5
26	FEDERATED LIFE		153			102		
27	FIREMAN'S FUND LIFE			534			57	10.7
28	FORD LIFE			1,649			2,042	123.8
29	FRANKLIN LIFE		10			34		
30	FRANKONA REINSURANCE CO							
31	GAN-VIE CIE FRANCAISE							
32	GENERAL AMERICAN LIFE			146			147	100.7
33	GENERAL REASSURANCE	6						
34	GLOBE LIFE			8			-14	
35	HARTFORD LIFE			80			45	56.3
36	JOHN ALDEN LIFE						84	
37	JOHN HANCOCK			4,068			4,775	117.4
38	LIFE OF NORTH AMERICA			2,550			3,041	119.3
39	LIFE INVESTORS			1,034			888	85.9
40	LINCOLN NATIONAL	43	643	46	4	985		
41	MACCABEES MUTUAL	2	15		1			
42	MASSACHUSETTS GENERAL		1,202			646		
43	MASSACHUSETTS MUTUAL			395			186	47.1
44	METROPOLITAN LIFE		338	47,181		935	44,531	94.4
45	MIC LIFE							
46	MINISTERS LIFE & CAS.	2	8		-2	-2		
47	MINNESOTA MUTUAL LIFE							
48	MUNICH REINSURANCE		563	1,529		130	1,646	107.7
49	MUTUAL LIFE OF NY		519	65		582	57	87.7
50	MUTUAL OF OMAHA	33,928	4,267	21,808	18,025	2,844	22,714	104.2

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XL - ACCIDENT AND SICKNESS - NET PREMIUMS EARNED, NET CLAIMS INCURRED IN CANADA
TABLEAU XL - ACCIDENT ET MALADIE - PRIMES GAGNEES NETTES, RECLAMATIONS REALISEES NETTES AU CANADA

NO. - NO.	COMPANY - COMPAGNIE	NET PREMIUMS EARNED - PRIMES GAGNEES NETTES: INDIVIDUAL - INDIVIDUELLE: CANCELLABLE - REVOCABLE	NON-CANCELLABLE - IRREVOCABLE	GROUP - COLLECTIVE	NET CLAIMS INCURRED - RECLAMATIONS REALISEES NETTES: INDIVIDUAL - INDIVIDUELLE: CANCELLABLE - REVOCABLE	NON-CANCELLABLE - IRREVOCABLE	GROUP - COLLECTIVE	CLAIMS RATIO - TAUX DE RECLAMATIONS (1): GROUP - COLLECTIVE
		$	$	$	$	$	$	%
51	MUTUELLE GENERALE			15			-1	
52	NATIONAL FIDELITY LIFE				119			
53	NEW ENGLAND MUTUAL LIFE			13			15	115.4
54	NEW YORK LIFE	1	1,411	6,922	17	1,533	4,045	58.4
55	NORTH AMER. LIFE & CAS		125	347		141	70	20.2
56	NORTH AMERICAN REASSUR		8			4	2	
57	OLD REPUBLIC LIFE	296		1526	141		118	
58	PACIFIC MUTUAL LIFE							
59	PATRIOT LIFE							
60	PAUL REVERE LIFE	1	18,568	350		9,788	327	93.4
61	PENN MUTUAL LIFE							
62	PENNSYLVANIA LIFE	450	12,320		237	7,038		
63	PHOENIX MUTUAL LIFE			30			34	113.3
64	PIERCE NATIONAL LIFE							
65	PROVIDENT LIFE AND ACC	2	226	2,384	1	39	3,289	138.0
66	PRUDENTIAL OF AMERICA		924	138,636		680	147,211	106.2
67	SAFECO LIFE			17			71	417.6
68	SOCIETE COMMERCIALE							
69	STATE FARM LIFE							
70	STATE MUTUAL LIFE			212			127	59.9
71	STOREBRAND INTERNATIONAL							
72	SWISS REINSURANCE							
73	TEACHERS			31			115	371.0
74	TRANSAMERICA OCCIDENTAL		1,275	8,898	-15	1,013	7,622	85.7
75	TRAVELERS INSURANCE			7,436			10,135	136.3
76	UNIONE ITALIANA							
77	UNION MUTUAL LIFE		815	924		739	1,431	154.9
78	UNIONMUTUAL STOCK LIFE			147			776	527.9
79	UNITED AMERICAN		13			4		
80	UNITED OF OMAHA LIFE							
81	WASHINGTON NATIONAL	1						
82	WINTERTHUR LIFE							
	TOTAL, 1982	**44,700**	**87,046**	**278,464**	**23,707**	**5[illegible]648**	**286,170**	**102.8**
	TOTAL, 1981	**41,614**	**86,836**	**256,990**	**22,882**	**36,[illegible]33**	**241,281**	**93.8**

NO.	COMPANY	CANCELLABLE	NON-CANCELLABLE	GROUP	CANCELLABLE	NON-CANCELLABLE	GROUP	GROUP
1	COMM. TRAVELERS MUT	134	290		52	116		
2	INDEPENDENCE LIFE							
3	MASSACHUSETTS INDEMNITY		2,289	739		565	13	1.8
	TOTAL, 1982	**134**	**2,579**	**739**	**52**	**681**	**13**	**1.8**
	TOTAL, 1981	**150**	**1,021**	....	**82**	**384**	....	....

(1) RATIO OF NET CLAIMS INCURRED TO NET PREMIUMS EARNED
(1) RAPPORT ENTRE LES RECLAMATIONS NETTES ENCOURUES ET DES PRIMES NETTES GAGNEES

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XLI - ACCIDENT AND SICKNESS - COMMISSIONS AND DIVIDENDS
TABLEAU XLI - ACCIDENT ET MALADIE - COMMISSIONS ET PARTICIPATIONS

NO. - NO.	COMPANY - COMPAGNIE	DIRECT COMMISSIONS INCURRED - COMMISSIONS DIRECTES ENCOURUES: INDIVIDUAL - INDIVIDUELLE	GROUP - COLLECTIVE	TOTAL - TOTAL	NET DIVIDENDS AND EXPERIENCE RATING REFUNDS - PARTICIPATIONS ET RISTOURNES NETTES
		$	$	$	$
1	ABBEY LIFE OF CANADA	-1		-1	
2	ACADIA LIFE				
3	ALLIANCE MUTUELLE	209	765	974	1.320
4	ALLSTATE LIFE OF CANADA	2	216	218	-236
5	ASSUR.-VIE DESJARDINS	4	135	139	1.950
6	ATLANTIC MUTUAL LIFE		-94	-94	26
7	CANADA LIFE	1.029	2.666	3.595	4.338
8	CANADIAN GENERAL LIFE	68	2.125	2.193	560
9	CANADIAN REASSURANCE				444
10	CHRYSLER LIFE				
11	CITADEL LIFE	2.431	-33	2.398	
12	COLONIA LIFE				
13	COMMERCIAL LIFE		24	24	
14	LA SAUVEGARDE		313	313	2.039
15	CONFEDERATION LIFE	941	5.990	6.931	5.642
16	LES COOPERANTS	150	455	605	379
17	CO-OPERATORS LIFE				
18	CROWN LIFE	2.639	17.396	20.035	3.023
19	CUMIS LIFE		4	4	
20	DOMINION LIFE	129	3.496	3.625	228
21	DOMINION OF CANADA GENERAL		17	17	261
22	EATON BAY LIFE		288	288	19
23	EQUITABLE LIFE OF CANADA		440	440	133
24	EXCELSIOR LIFE	342	2.144	2.486	2.718
25	FAMILY LIFE				
26	FIDELITY LIFE		18	18	
27	FINANCIAL LIFE	4		4	
28	GLACIER NATIONAL LIFE	143		143	
29	GREAT LAKES REINSURANCE				
30	GREAT-WEST LIFE	4.181	19.044	23.225	7.896
31	IMPERIAL LIFE	488	2.348	2.836	537
32	INA LIFE OF CANADA		609	609	
33	LAURIER LIFE		381	381	-48
34	LONDON LIFE		5.224	5.224	5.992
35	MANUFACTURERS LIFE	388	145	533	105
36	MARITIME LIFE		1.097	1.097	1.906
37	MONARCH LIFE	-1	145	144	
38	MONTREAL LIFE				
39	MONY LIFE	60		60	2
40	MUTUAL LIFE OF CANADA		2.204	2.204	5.258
41	NATIONAL LIFE OF CANADA	1	1.478	1.479	3.267
42	LA NATIONALE				
43	NORTH AMERICAN LIFE	-611	2.200	1.589	389
44	NORTH WEST LIFE	1		1	105
45	NORTHERN LIFE	-3	404	401	15
46	OCCIDENTAL LIFE				
47	PIONEER LIFE				
48	PITTS LIFE	35	111	146	
49	PRINCIPAL LIFE				
50	RELIABLE LIFE	1.234	499	1.733	
51	SOVEREIGN LIFE				
52	SUN LIFE	25	4.927	4.952	16.177
53	TORONTO MUTUAL LIFE				
54	TRAVELERS LIFE OF CANADA	3.252	4.188	7.440	
55	WAWANESA MUTUAL LIFE		40	40	
56	WESTERN LIFE				
57	ZURICH LIFE		921	921	32
	TOTAL, 1982	17,148	82,330	99,478	84,487
	TOTAL, 1981	13,488	75,399?	88,888?	64,944
1	CONSTELLATION	149	1,868	2,017	2,734
	TOTAL, 1982	149	1,868	2,017	2,734
	TOTAL, 1981	1,014	1,818	2,832	2,108

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLII - ACCIDENT AND SICKNESS - COMMISSIONS AND DIVIDENDS IN CANADA
TABLEAU XLII - ACCIDENT ET MALADIE - COMMISSIONS ET PARTICIPATIONS AU CANADA

NO. - NO.	COMPANY - COMPAGNIE	DIRECT COMMISSIONS INCURRED - COMMISSIONS DIRECTES ENCOURUES: INDIVIDUAL - INDIVIDUELLE	GROUP - COLLECTIVE	TOTAL - TOTAL	NET DIVIDENDS AND EXPERIENCE RATING REFUNDS - PARTICIPATIONS ET RISTOURNES NETTES
		$	$	$	$
	--BRITISH - BRITANNIQUES--				
1	COMMERCIAL UNION				
2	CO-OPERATIVE INSURANCE				
3	MERCANTILE AND GENERAL				
4	MUTUAL LIFE & CITIZENS'				
5	NRG LONDON REINSURANCE				
6	NORWICH UNION LIFE				
7	PHOENIX ASSURANCE				
8	PRUDENTIAL (OF ENGLAND)				
9	ROYAL LIFE				
10	STANDARD LIFE				
11	SUN ALLIANCE AND LONDON				
12	VICTORY				
	TOTAL, 1982	...	...	...	...
	TOTAL, 1981	...	...	...	...
	--FOREIGN - ETRANGERES--				
1	A.G.F. REASSURANCES				
2	ABEILLE-PAIX				
3	AETNA LIFE		48	48	-556
4	ALEXANDER HAMILTON				
5	ALLSTATE LIFE				
6	AMERICAN BANKERS LIFE				
7	AMERICAN HEALTH & LIFE				
8	AMERICAN LIFE				
9	AMERICAN NATIONAL				
10	AMERICAN UNITED LIFE				
11	BANKERS LIFE & CASUALTY		9	9	
12	BANKERS LIFE				
13	BENEFICIAL STANDARD				
14	BUSINESS MEN'S				
15	CAPITOL LIFE				
16	CAROLINA LIFE	519		519	
17	CHARTER NATIONAL				
18	COLLEGE RETIREMENT				
19	COLOGNE LIFE RE				
20	COMBINED	17,813	2	17,815	631
21	CONNECTICUT GENERAL	1	19	20	
22	CONTINENTAL ASSURANCE				
23	CREDIT LIFE				
24	CUNA MUTUAL				
25	EQUITABLE LIFE OF U.S.		7	7	406
26	FEDERATED LIFE	25		25	
27	FIREMAN'S FUND LIFE		24	24	
28	FORD LIFE				
29	FRANKLIN LIFE	1		1	
30	FRANKONA REINSURANCE CO.				
31	GAN-VIE CIE FRANCAISE				
32	GENERAL AMERICAN LIFE				
33	GENERAL REASSURANCE				
34	GLOBE LIFE				
35	HARTFORD LIFE				
36	JOHN ALDEN LIFE				
37	JOHN HANCOCK				63
38	LIFE OF NORTH AMERICA		113	113	1
39	LIFE INVESTORS		169	169	
40	LINCOLN NATIONAL				
41	MACCABEES MUTUAL	2	-2		
42	MASSACHUSETTS GENERAL	29		29	
43	MASSACHUSETTS MUTUAL		6	6	4
44	METROPOLITAN LIFE		263	263	834
45	MIC LIFE				
46	MINISTERS LIFE & CAS				
47	MINNESOTA MUTUAL LIFE				
48	MUNICH REINSURANCE				
49	MUTUAL LIFE OF NY	39		39	14
50	MUTUAL OF OMAHA	8,538	1,128	9,866	983

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLII - ACCIDENT AND SICKNESS - COMMISSIONS AND DIVIDENDS IN CANADA
TABLEAU XLII - ACCIDENT ET MALADIE - COMMISSIONS ET PARTICIPATIONS AU CANADA

NO. - NO.	COMPANY - COMPAGNIE	DIRECT COMMISSIONS INCURRED - COMMISSIONS DIRECTES ENCOURUES: INDIVIDUAL - INDIVIDUELLE	GROUP - COLLECTIVE	TOTAL - TOTAL	NET DIVIDENDS AND EXPERIENCE RATING REFUNDS - PARTICIPATIONS ET RISTOURNES NETTES
		$	$	$	$
51	MUTUELLE GENERALE				
52	NATIONAL FIDELITY LIFE		4	4	
53	NEW ENGLAND MUTUAL LIFE	15		15	
54	NEW YORK LIFE		-1	-1	
55	NORTH AMER. LIFE & CAS	131	335	466	37
		3	56	59	208
56	NORTH AMERICAN REASSUR				
57	OLD REPUBLIC LIFE				
58	PACIFIC MUTUAL LIFE				
59	PATRIOT LIFE				
60	PAUL REVERE LIFE	5,358		5,358	-13
61	PENN MUTUAL LIFE				
62	PENNSYLVANIA LIFE	3,431		3,431	
63	PHOENIX MUTUAL LIFE				
64	PIERCE NATIONAL LIFE				
65	PROVIDENT LIFE AND ACC		125	125	20
66	PRUDENTIAL OF AMERICA	192	1,875	2,067	1,346
67	SAFECO LIFE				
68	SOCIETE COMMERCIALE				
69	STATE FARM LIFE				
70	STATE MUTUAL LIFE				
71	STOREBRAND INTERNATIONAL				
72	SWISS REINSURANCE				
73	TEACHERS				2
74	TRANSAMERICA OCCIDENTAL	202	472	674	391
75	TRAVELERS INSURANCE	18	24	42	504
76	UNIONE ITALIANA				
77	UNION MUTUAL LIFE	4	125	129	3
78	UNIONMUTUAL STOCK LIFE		5	5	
79	UNITED AMERICAN	1		1	
80	UNITED OF OMAHA LIFE				
81	WASHINGTON NATIONAL				
82	WINTERTHUR LIFE				
	TOTAL, 1982	36,322	4,806	41,128	4,888
	TOTAL, 1981	31,448	5,262	36,710	14,239

NO.	COMPANY	INDIVIDUAL	GROUP	TOTAL	NET DIVIDENDS
1	COMM. TRAVELERS MUT				
2	INDEPENDENCE LIFE				
3	MASSACHUSETTS INDEMNITY	1,431	580	2,011	142
	TOTAL, 1982	1,431	580	2,011	142
	TOTAL, 1981	539	....	539	....

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XLIII - LIFE INSURANCE - NEW EFFECTED, IN FORCE, CEASED BY DEATH AND MATURITY (NET BASIS)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS			
		DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET
		$	$	$	$
1	ABBEY LIFE OF CANADA				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	790,005	....	603,296	186,709
	-IN/AU CANADA	790,005	....	603,296	186,709
	GROUP-COLLECTIVE-TOTAL	....	....	....	....
	-IN/AU CANADA	....	....	....	....
2	ACADIA LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	164,848	....	123,291	41,557
	-IN/AU CANADA	164,848	....	123,291	41,557
3	ALLIANCE MUTUELLE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	480,395	3,535	39,277	444,653
	-IN/AU CANADA	480,395	....	39,277	441,118
	GROUP-COLLECTIVE-TOTAL	1,498,067	....	....	1,498,067
	-IN/AU CANADA	1,497,598	....	....	1,497,598
4	ALLSTATE LIFE OF CANADA				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	379,414	....	120,780	258,634
	-IN/AU CANADA	379,414	....	120,780	258,634
	GROUP-COLLECTIVE-TOTAL	92,478	....	46,239	46,239
	-IN/AU CANADA	92,478	....	46,239	46,239
5	ASSUR.-VIE DESJARDINS				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	728,792	58	35,183	693,667
	-IN/AU CANADA	728,792	58	35,183	693,667
	GROUP-COLLECTIVE-TOTAL	2,112,316	....	13,690	2,098,626
	-IN/AU CANADA	2,112,316	....	13,690	2,098,626
6	ATLANTIC MUTUAL LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	59,284	....	36,011	23,273
	-IN/AU CANADA	59,284	....	36,011	23,273
	GROUP-COLLECTIVE-TOTAL	97,675	....	....	97,675
	-IN/AU CANADA	97,675	....	....	97,675
7	CANADA LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	2,040,016	41,875	80,892	2,000,999
	-IN/AU CANADA	1,204,869	1,525	51,929	1,154,465
	GROUP-COLLECTIVE-TOTAL	2,952,539	....	179	2,952,360
	-IN/AU CANADA	1,754,982	....	....	1,754,982
8	CANADIAN GENERAL LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	1,328,903	....	1,194,264	134,639
	-IN/AU CANADA	1,328,903	....	1,194,264	134,639
	GROUP-COLLECTIVE-TOTAL	758,397	....	183,510	574,887
	-IN/AU CANADA	758,397	....	183,510	574,887
9	CANADIAN REASSURANCE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	....	4,597,217	1,910,636	2,686,581
	-IN/AU CANADA	....	3,041,666	802,293	2,239,373
	GROUP-COLLECTIVE-TOTAL	....	731,387	711,474	19,913
	-IN/AU CANADA	....	20,128	215	19,913
10	CHRYSLER LIFE				
	GROUP-COLLECTIVE-TOTAL	14,128	....	....	14,128
	-IN/AU CANADA	14,128	....	....	14,128
11	CITADEL LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	223,999	....	23,028	200,971
	-IN/AU CANADA	223,999	....	23,028	200,971
	GROUP-COLLECTIVE-TOTAL	471,513	....	32,903	438,610
	-IN/AU CANADA	471,513	....	32,903	438,610
12	COLONIA LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	120,771	....	8,396	112,375
	-IN/AU CANADA	120,771	....	8,396	112,375
13	COMMERCIAL LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	402,997	....	186,984	216,013
	-IN/AU CANADA	402,997	....	186,984	216,013
	GROUP-COLLECTIVE-TOTAL	46,064	....	1,703	44,361
	-IN/AU CANADA	46,064	....	1,703	44,361
14	LA SAUVEGARDE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	288,642	123	21,306	267,459
	-IN/AU CANADA	288,642	....	21,306	267,336
	GROUP-COLLECTIVE-TOTAL	108,326	....	4,789	103,537
	-IN/AU CANADA	108,326	....	4,789	103,537

TABLEAU XLIII - ASSURANCE-VIE - EMISE, EN VIGUEUR, CESSEE PAR DECES ET ECHEANCES (NETTE)

NO. - NO.	IN FORCE - EN VIGUEUR DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET	CEASED BY DEATH - CESSATIONS PAR DECES	CEASED BY MATURITY - CESSATIONS PAR ECHEANCES
	$	$	$	$	$	$
1						
	1,659,248	459	1,259,225	400,482	596	1
	1,659,248	459	1,259,225	400,482	596	1
	103	....	34	69	....	....
	103	....	34	69	....	....
2						
	558,674	250	275,517	283,407	722	27
	558,674	250	275,517	283,407	722	27
3						
	2,873,398	5,422	103,276	2,775,544	3,720	244
	2,872,301	1,940	103,276	2,770,965	3,693	-11
	3,177,611	126,792	35,502	3,268,901	7,128	....
	3,175,504	126,110	35,502	3,266,112	7,128	....
4						
	1,258,494	6,205	280,097	984,602	966	34
	1,258,494	6,205	280,097	984,602	968	34
	1,295,225	....	125,102	1,170,123	3,706	....
	1,295,225	....	125,102	1,170,123	3,706	....
5						
	1,733,030	3,409	140,394	1,596,045	2,557	188
	1,733,030	3,409	140,394	1,596,045	2,557	188
	14,218,359	138,118	605,332	13,751,145	35,639	....
	14,218,359	138,118	605,332	13,751,145	35,639	....
6						
	89,532	....	57,787	31,745	5	....
	89,532	....	57,787	31,745	5	....
	576,892	....	141,972	434,920	744	....
	576,892	....	141,972	434,920	744	....
7						
	10,163,845	227,853	585,265	9,805,433	29,640	12,850
	6,070,379	13,686	373,282	5,710,783	14,647	3,904
	30,633,664	....	2,815	30,630,849	76,558	....
	26,423,219	....	....	26,423,219	64,163	....
8						
	3,064,859	....	2,297,984	766,875	641	....
	3,064,859	....	2,297,984	766,875	641	....
	2,158,928	....	834,973	1,323,955	1	....
	2,158,928	....	834,973	1,323,955	1	....
9						
	....	12,963,207	4,108,762	8,854,445	52,698	15
	....	7,009,993	2,117,891	4,892,102	5,698	15
	....	1,052,107	98,771	953,336	2,327	....
	....	1,002,060	97,488	904,572	2,302	....
10						
	38,539	....	....	38,539	183	....
	38,539	....	....	38,539	183	....
11						
	804,639	....	80,079	724,560	1,039	269
	804,639	....	80,079	724,560	1,039	269
	1,493,741	....	93,611	1,400,130	2,859	518
	1,493,741	....	93,611	1,400,130	2,859	518
12						
	315,397	....	11,841	303,556	212	26
	315,397	....	11,841	303,556	212	26
13						
	1,480,773	....	665,706	815,067	1,950	268
	1,480,773	....	665,706	815,067	1,950	268
	405,592	....	23,065	382,527	573	....
	405,592	....	23,065	382,527	573	....
14						
	1,204,284	729	128,116	1,076,897	2,592	942
	1,204,284	104	128,116	1,076,272	2,592	942
	3,968,479	157,537	1,217,061	2,908,955	12,469	....
	3,968,479	157,537	1,217,061	2,908,955	12,469	....

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XLIII - LIFE INSURANCE - NEW EFFECTED, IN FORCE, CEASED BY DEATH AND MATURITY (NET BASIS)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS: DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET
		$	$	$	$
15	CONFEDERATION LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	2,145,656	117,906	289,735	1,973,853
	-IN/AU CANADA................	1,031,142	1,908	62,825	970,225
	GROUP-COLLECTIVE-TOTAL.......	4,149,829	....	....	4,149,829
	-IN/AU CANADA................	3,028,037	....	....	3,028,037
16	LES COOPERANTS				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	526,979	....	5,369	521,610
	-IN/AU CANADA................	518,522	....	5,369	513,153
	GROUP-COLLECTIVE-TOTAL.......	165,926	....	....	165,926
	-IN/AU CANADA................	165,926	....	....	165,926
17	CO-OPERATORS LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	842,845	....	44,799	798,046
	-IN/AU CANADA................	842,845	....	44,799	798,046
	GROUP-COLLECTIVE-TOTAL.......	28,751	....	....	28,751
	-IN/AU CANADA................	28,751	....	....	28,751
18	CROWN LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	5,846,052	1,582,465	789,806	6,638,711
	-IN/AU CANADA................	1,451,421	332,611	111,219	1,672,813
	GROUP-COLLECTIVE-TOTAL.......	3,261,690	292,752	7,304	3,547,138
	-IN/AU CANADA................	719,606	....	562	719,044
19	CUMIS LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	73,674	....	54,351	19,323
	-IN/AU CANADA................	73,674	....	54,351	19,323
	GROUP-COLLECTIVE-TOTAL.......	274,538	....	74,134	200,404
	-IN/AU CANADA................	274,538	....	74,134	200,404
20	DOMINION LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	747,980	7,283	63,860	691,403
	-IN/AU CANADA................	586,119	360	53,100	533,379
	GROUP-COLLECTIVE-TOTAL.......	358,360	....	....	358,360
	-IN/AU CANADA................	296,640	....	....	296,640
21	DOMINION OF CANADA GENERAL				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	188,179	29,397	114,126	103,450
	-IN/AU CANADA................	188,179	29,397	114,126	103,450
	GROUP-COLLECTIVE-TOTAL.......	....	22,841	....	22,841
	-IN/AU CANADA................	....	22,841	....	22,841
22	EATON BAY LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	567,207	....	70,530	496,677
	-IN/AU CANADA................	567,207	....	70,530	496,677
	GROUP-COLLECTIVE-TOTAL.......	134,398	....	....	134,398
	-IN/AU CANADA................	134,398	....	....	134,398
23	EQUITABLE LIFE OF CANADA				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	222,237	....	40,546	181,691
	-IN/AU CANADA................	218,260	....	39,901	178,359
	GROUP-COLLECTIVE-TOTAL.......	99,380	....	....	99,380
	-IN/AU CANADA................	99,380	....	....	99,380
24	EXCELSIOR LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	1,862,872	....	[illegible]	1,592,628
	-IN/AU CANADA................	1,862,872	....	270,244	1,592,628
	GROUP-COLLECTIVE-TOTAL.......	914,780	....	7,342	907,438
	-IN/AU CANADA................	914,780	....	7,342	907,438
25	FAMILY LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	611,534	....	486,125	125,409
	-IN/AU CANADA................	611,534	....	486,125	125,409
	GROUP-COLLECTIVE-TOTAL.......	....	....	....	....
	-IN/AU CANADA................	....	....	....	....
26	FIDELITY LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	564,458	....	209,115	355,343
	-IN/AU CANADA................	564,458	....	209,115	355,343
	GROUP-COLLECTIVE-TOTAL.......	13,877	....	1,237	12,640
	-IN/AU CANADA................	13,877	....	1,237	12,640
27	FINANCIAL LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	686,847	....	618,439	68,408
	-IN/AU CANADA................	686,847	....	618,439	68,408
	GROUP-COLLECTIVE-TOTAL.......	....	....	....	....
	-IN/AU CANADA................	....	....	....	....
28	GLACIER NATIONAL LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	33,528	....	17,164	16,364
	-IN/AU CANADA................	33,528	....	17,164	16,364
29	GREAT LAKES REINSURANCE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	....	5,252	....	5,252

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XLIII - ASSURANCE-VIE - EMISE, EN VIGUEUR, CESSEE PAR DECES ET ECHEANCES (NETTE)

NO. - NO.	IN FORCE - EN VIGUEUR: DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET	CEASED BY DEATH - CESSATIONS PAR DECES	CEASED BY MATURITY - CESSATIONS PAR ECHEANCES
	$	$	$	$	$	$
15						
	10,509,503	323,155	1,473,401	9,359,257	23,758	11,334
	4,233,690	18,738	192,735	4,059,693	12,560	2,558
	36,419,379	781,585	....	37,200,964	84,998	....
	29,875,493	781,585	....	30,657,078	65,420	....
16						
	2,503,079	8,587	119,907	2,391,759	5,008	535
	2,453,566	8,587	119,226	2,342,927	4,754	495
	2,348,818	....	259,004	2,089,814	4,769	....
	2,348,818	....	259,004	2,089,814	4,769	....
17						
	2,618,444	....	142,560	2,475,884	3,002	268
	2,618,444	....	142,560	2,475,884	3,002	268
	4,898,438	....	40,015	4,858,423	12,168	....
	4,898,438	....	40,015	4,858,423	12,168	....
18						
	18,607,388	3,729,436	3,456,938	18,879,886	57,292	5,080
	6,474,947	870,599	739,085	6,606,461	17,328	2,379
	20,878,959	1,155,413	70,990	21,963,382	83,053	....
	7,828,998	....	37,812	7,791,186	23,084	....
19						
	345,294	....	180,605	164,689	520	....
	345,294	....	180,605	164,689	520	....
	3,555,863	....	306,504	3,249,359	12,295	....
	3,555,863	....	306,504	3,249,359	12,295	....
20						
	2,738,588	120,576	215,383	2,643,781	8,236	1,264
	2,007,979	19,672	146,260	1,881,391	5,648	922
	3,778,896	....	1,352	3,777,544	7,044	....
	2,452,769	....	50	2,452,719	4,843	....
21						
	445,057	78,775	232,659	291,173	1,608	123
	445,057	78,775	232,659	291,173	1,608	123
	657,658	102,621	11,545	748,734	1,570	....
	657,658	102,621	11,545	748,734	1,570	....
22						
	1,555,256	....	165,068	1,390,188	3,670	112
	1,555,256	....	165,068	1,390,188	3,670	112
	2,580,894	....	-4,598	2,585,492	6,777	....
	2,580,894	....	-4,598	2,585,492	6,777	....
23						
	1,069,189	18	107,403	961,804	2,276	339
	1,053,995	18	104,708	949,305	2,276	339
	2,729,750	....	345,001	2,384,749	3,690	....
	2,729,750	....	345,001	2,384,749	3,690	....
24						
	4,214,919	273	457,910	3,757,282	7,718	1,337
	4,214,919	273	457,910	3,757,282	7,718	1,337
	8,447,755	....	43,260	8,404,495	30,957	....
	8,447,755	....	43,260	8,404,495	30,957	....
25						
	1,485,369	....	1,072,177	413,192	1,048	12
	1,485,360	....	1,072,177	413,192	1,048	12
	1,172	....	....	1,172	46	....
	1,172	....	....	1,172	46	....
26						
	1,399,841	432	444,830	955,443	1,370	181
	1,399,841	432	444,830	955,443	1,370	181
	1,143,344	....	364,690	778,654	497	....
	1,143,344	....	364,690	778,654	497	....
27						
	851,565	....	785,832	65,733	126	....
	851,565	....	785,832	65,733	126	....
	22,306	....	17,845	4,461	33	....
	22,306	....	17,845	4,461	33	....
28						
	53,985	....	31,272	22,713	36	11
	53,985	....	31,272	22,713	36	11
29						
	....	22,119	....	22,119	....	....

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XLIII - LIFE INSURANCE - NEW EFFECTED, IN FORCE, CEASED BY DEATH AND MATURITY (NET BASIS)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS			
		DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET
		$	$	$	$
30	GREAT-WEST LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	3,954,853	245,909	374,035	3,826,767
	-IN/AU CANADA	1,996,061	46,584	55,707	1,986,938
	GROUP-COLLECTIVE-TOTAL	7,730,233	....	108,000	7,622,233
	-IN/AU CANADA	3,810,819	....	108,000	3,702,819
31	IMPERIAL LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	1,437,291	37,354	87,911	1,386,734
	-IN/AU CANADA	659,979	29,959	58,056	631,882
	GROUP-COLLECTIVE-TOTAL	463,310	100,194	16,623	546,881
	-IN/AU CANADA	364,084	100,194	7,444	456,834
32	INA LIFE OF CANADA				
	GROUP-COLLECTIVE-TOTAL	89,680	1,983	....	91,663
	-IN/AU CANADA	89,680	1,983	....	91,663
33	LAURIER LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	182,953	....	110,779	72,174
	-IN/AU CANADA	182,953	....	110,779	72,174
	GROUP-COLLECTIVE-TOTAL	66,078	....	41,402	24,676
	-IN/AU CANADA	66,078	....	41,402	24,676
34	LONDON LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	3,423,368	10,298	76,817	3,356,849
	-IN/AU CANADA	3,415,013	8,467	76,817	3,346,663
	GROUP-COLLECTIVE-TOTAL	2,395,268	....	....	2,395,268
	-IN/AU CANADA	2,395,268	....	....	2,395,268
35	MANUFACTURERS LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	5,853,291	4,334,501	323,030	9,864,762
	-IN/AU CANADA	1,533,081	310,717	67,658	1,776,140
	GROUP-COLLECTIVE-TOTAL	603,080	....	....	603,080
	-IN/AU CANADA	216,824	....	....	216,824
36	MARITIME LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	1,271,109	226	436,942	834,393
	-IN/AU CANADA	1,249,936	1	436,942	812,995
	GROUP-COLLECTIVE-TOTAL	459,092	....	190,523	268,569
	-IN/AU CANADA	459,092	....	190,523	268,569
37	MONARCH LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	846,517	....	151,216	695,301
	-IN/AU CANADA	846,517	....	151,216	695,301
	GROUP-COLLECTIVE-TOTAL	47,847	....	4,938	42,909
	-IN/AU CANADA	47,847	....	4,938	42,909
38	MONTREAL LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	910,865	....	150,645	760,220
	-IN/AU CANADA	858,250	....	139,595	718,655
	GROUP-COLLECTIVE-TOTAL	25,644	....	24	25,620
	-IN/AU CANADA	25,644	....	24	25,620
39	MONY LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	722,711	15,317	340,073	397,955
	-IN/AU CANADA	722,711	15,317	340,073	397,955
40	MUTUAL LIFE OF CANADA				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	3,939,187	203,532	90,002	4,052,897
	-IN/AU CANADA	3,939,187	6,264	90,002	3,855,449
	GROUP-COLLECTIVE-TOTAL	1,178,191	....	....	1,178,191
	-IN/AU CANADA	1,178,191	....	....	1,178,191
41	NATIONAL LIFE OF CANADA				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	858,525	8,517	136,888	730,154
	-IN/AU CANADA	817,461	8,417	125,275	700,603
	GROUP-COLLECTIVE-TOTAL	618,237	....	....	618,237
	-IN/AU CANADA	618,237	....	....	618,237
42	LA NATIONALE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	....	1,009,224	737,814	271,410
	-IN/AU CANADA	....	945,026	682,643	262,383
	GROUP-COLLECTIVE-TOTAL	....	98,485	74,397	24,088
	-IN/AU CANADA	....	98,485	74,397	24,088
43	NORTH AMERICAN LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	1,723,025	671,827	93,132	2,301,720
	-IN/AU CANADA	1,062,089	31,602	28,860	1,064,831
	GROUP-COLLECTIVE-TOTAL	2,074,142	....	....	2,074,142
	-IN/AU CANADA	1,455,937	....	....	1,455,937
44	NORTH WEST LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	546,016	9,451	224,237	331,230
	-IN/AU CANADA	523,121	5,056	214,278	313,899
	GROUP-COLLECTIVE-TOTAL	....	....	....	....
	-IN/AU CANADA	....	....	....	....

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XLIII - ASSURANCE-VIE - EMISE, EN VIGUEUR, CESSEE PAR DECES ET ECHEANCES (NETTE)

NO. - NO.	IN FORCE - EN VIGUEUR: DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET	CEASED BY DEATH - CESSATIONS PAR DECES	CEASED BY MATURITY - CESSATIONS PAR ECHEANCES
	$	$	$	$	$	$
30						
	14,561,065	2,088,758	946,047	15,681,781	43,655	7,561
	8,812,035	215,810	294,407	8,733,442	19,833	4,520
	56,846,008	1,478,048	1,316,441	57,007,615	171,722	....
	33,453,790	1,478,048	1,316,441	33,615,397	114,189	....
31						
	6,873,699	112,895	274,720	6,711,874	14,299	4,719
	3,433,436	64,323	188,378	3,309,381	9,351	1,784
	5,583,773	1,115,943	358,099	6,341,617	16,918	....
	4,602,256	1,115,943	270,384	5,447,835	13,884	....
32						
	110,753	100,860	....	211,613	13	....
	110,753	100,860	....	211,613	13	....
33						
	747,657	3	642,394	105,266	313	....
	747,657	3	642,394	105,266	313	....
	264,659	....	90,291	174,368	478	....
	264,659	....	90,291	174,368	478	....
34						
	24,529,613	71,803	385,396	24,216,020	49,903	6,530
	24,517,078	66,315	385,396	24,197,997	49,897	6,530
	15,611,518	....	....	15,611,518	40,377	....
	15,611,518	....	....	15,611,518	40,377	....
35						
	24,727,670	6,424,172	962,299	30,189,543	68,800	21,850
	7,375,673	675,012	155,863	7,894,822	16,235	2,831
	7,671,387	....	....	7,671,387	18,876	121
	3,132,270	....	....	3,132,270	6,576	....
36						
	5,598,872	2,034	1,741,016	3,859,890	2,546	427
	5,461,383	1,281	1,730,994	3,731,670	2,421	403
	7,015,018	1,089,638	2,888,772	5,215,884	10,221	....
	7,014,438	1,089,638	2,888,772	5,215,304	10,221	....
37						
	3,263,662	2,357	434,556	2,831,463	4,758	1,639
	3,263,662	2,281	434,556	2,831,387	4,758	1,639
	202,078	....	13,739	188,339	291	....
	202,078	....	13,739	188,339	291	....
38						
	2,162,037	467	340,390	1,822,114	2,912	820
	2,109,072	427	329,340	1,780,159	2,912	820
	268,263	....	13,520	254,743	33	....
	268,263	....	13,520	254,743	33	....
39						
	1,821,567	33,356	908,600	946,323	589	....
	1,821,567	33,356	908,600	946,323	589	....
40						
	18,894,903	284,995	306,036	18,873,862	38,399	2,919
	18,894,795	48,925	306,036	18,637,684	38,195	2,919
	12,720,876	....	7,006	12,713,870	28,018	....
	12,720,876	....	7,006	12,713,870	28,018	....
41						
	2,205,526	42,257	270,536	1,977,247	4,117	1,107
	1,877,503	40,052	231,784	1,685,771	3,716	707
	7,124,821	318,499	1,294,996	6,148,324	18,413	....
	7,118,725	318,499	1,294,996	6,140,228	18,411	....
42						
	....	1,992,324	1,490,814	501,510	764	....
	....	1,835,636	1,355,833	479,803	600	....
	....	556,118	413,362	142,756	163	....
	....	545,186	413,362	131,824	163	....
43						
	9,334,482	942,952	1,206,085	9,071,349	20,405	1,881
	5,208,353	126,222	141,976	5,192,599	10,839	1,816
	11,108,398	....	....	11,108,398	15,195	....
	8,680,975	....	....	8,680,975	9,830	....
44						
	1,519,990	55,506	602,429	973,067	1,807	9
	1,350,392	21,246	539,107	832,531	1,475	9
	17,405	26,339	1,424	42,320	21	....
	17,405	26,339	1,424	42,320	21	....

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XLIII - LIFE INSURANCE - NEW EFFECTED, IN FORCE, CEASED BY DEATH AND MATURITY (NET BASIS)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS			
		DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET
		$	$	$	$
45	NORTHERN LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	339,061	25,491	32,812	331,740
	-IN/AU CANADA	339,061	18,332	32,812	324,581
	GROUP-COLLECTIVE-TOTAL	77,339	....	3,681	73,658
	-IN/AU CANADA	77,339	....	3,681	73,658
46	OCCIDENTAL LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	1,820,779	57,389	1,399,406	478,762
	-IN/AU CANADA	1,820,779	57,389	1,399,406	478,762
47	PIONEER LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	345,367	39,332	33,700	350,999
	-IN/AU CANADA	345,367	....	33,700	311,667
48	PITTS LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	36,689	....	13,608	23,081
	-IN/AU CANADA	36,689	....	13,608	23,081
	GROUP-COLLECTIVE-TOTAL	19,112	....	3,432	15,680
	-IN/AU CANADA	19,112	....	3,432	15,680
49	PRINCIPAL LIFE				
50	RELIABLE LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	12,608	....	8,492	4,116
	-IN/AU CANADA	12,608	....	8,492	4,116
	GROUP-COLLECTIVE-TOTAL	587,078	....	13,553	573,525
	-IN/AU CANADA	587,078	....	13,553	573,525
51	SOVEREIGN LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	506,229	252,000	684,342	73,887
	-IN/AU CANADA	506,229	....	432,342	73,887
	GROUP-COLLECTIVE-TOTAL	....	....	....	....
	-IN/AU CANADA	....	....	....	....
52	SUN LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	5,700,919	1,152,038	142,909	6,710,048
	-IN/AU CANADA	3,088,092	147,500	30,698	3,204,894
	GROUP-COLLECTIVE-TOTAL	8,466,030	....	17,166	8,448,864
	-IN/AU CANADA	3,443,070	....	....	3,443,070
53	TORONTO MUTUAL LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	275,574	....	167,213	108,361
	-IN/AU CANADA	275,574	....	167,213	108,361
54	TRAVELERS LIFE OF CANADA				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	173,064	....	112,507	60,557
	-IN/AU CANADA	173,064	....	112,507	60,557
	GROUP-COLLECTIVE-TOTAL	422,730	....	345,212	77,518
	-IN/AU CANADA	422,730	....	345,212	77,518
55	WAWANESA MUTUAL LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	214,368	....	37,127	177,241
	-IN/AU CANADA	214,368	....	37,127	177,241
	GROUP-COLLECTIVE-TOTAL	42,037	....	6,959	35,078
	-IN/AU CANADA	42,037	....	6,959	35,078
56	WESTERN LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	59,705	....	52,855	6,850
	-IN/AU CANADA	59,705	....	52,855	6,850
57	ZURICH LIFE				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	984,853	4,042	34,439	954,456
	-IN/AU CANADA	984,853	1,945	34,439	952,359
	GROUP-COLLECTIVE-TOTAL	190,846	....	....	190,846
	-IN/AU CANADA	190,846	....	....	190,846
	TOTAL, 1982				
	INDIVIDUAL-INDIVIDUELLE-TOTAL	58,087,091	14,461,559	13,510,488	59,018,162
	-IN/AU CANADA	41,072,255	5,040,121	10,336,445	35,775,931
	GROUP-COLLECTIVE-TOTAL	43,109,006	1,247,642	1,910,414	42,446,234
	-IN/AU CANADA	28,139,323	243,631	1,165,889	27,217,065

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XLIII - ASSURANCE-VIE - EMISE, EN VIGUEUR, CESSEE PAR DECES ET ECHEANCES (NETTE)

IN FORCE - EN VIGUEUR

NO. - NO.	DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET	CEASED BY DEATH - CESSATIONS PAR DECES	CEASED BY MATURITY - CESSATIONS PAR ECHEANCES
	$	$	$	$	$	$
45						
	1,437,459	75,463	123,718	1,389,204	[illegible]	719
	1,398,725	54,875	122,965	1,330,635	2,964	671
	1,126,495	....	275,980	850,515	2,257	....
	1,125,789	....	275,980	849,809	2,257	....
46						
	4,025,039	57,389	2,992,413	1,090,015	1,053	....
	4,025,039	57,389	2,992,413	1,090,015	1,053	....
47						
	1,236,220	54,192	131,730	1,158,682	631	....
	1,236,220	....	131,730	1,104,490	608	....
48						
	148,948	....	62,085	86,863	514	....
	148,948	....	62,085	86,863	514	....
	70,558	....	8,445	62,113	192	....
	70,558	....	8,445	62,113	192	....
49						
50						
	39,663	....	16,472	23,191	92	26
	39,663	....	16,472	23,191	92	26
	543,715	....	13,162	530,553	1,315	....
	543,715	....	13,162	530,553	1,315	....
51						
	1,503,098	464,176	1,341,337	625,937	1,853	680
	1,503,098	....	877,161	625,937	1,853	680
	854	....	....	854	20	....
	854	....	....	854	20	....
52						
	27,007,459	1,354,738	261,097	28,101,100	73,759	40,557
	13,479,176	158,843	93,865	13,544,154	28,151	6,422
	53,937,918	....	66,122	53,871,796	149,276	28
	34,667,930	....	....	34,667,930	93,938	5
53						
	1,051,012	137	618,629	432,520	821	284
	1,051,012	137	618,629	432,520	821	284
54						
	653,237	....	429,403	223,834	307	....
	653,237	....	429,403	223,834	307	....
	2,935,037	....	2,450,347	484,690	1,168	....
	2,935,037	....	2,450,347	484,690	1,168	....
55						
	648,361	....	102,024	546,337	757	64
	648,361	....	102,024	546,337	757	64
	183,900	....	13,296	170,604	251	....
	183,900	....	13,296	170,604	251	....
56						
	244,618	515	138,645	106,488	283	159
	244,618	515	138,645	106,488	283	159
57						
	2,244,741	13,917	61,455	2,197,203	2,836	737
	2,244,741	5,646	61,455	2,188,932	2,839	737
	1,142,013	....	53,072	1,088,941	2,471	....
	1,142,013	....	53,072	1,088,941	2,471	....
	230,084,252	31,543,312	35,671,320	225,956,244	570,318	128,148
	161,850,965	11,441,434	25,887,633	147,394,766	296,380	47,421
	329,915,810	8,197,618	13,911,920	324,201,508	847,771	667
	254,165,641	6,980,554	13,719,485	247,426,710	840,031	523

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLIV - LIFE INSURANCE - NEW EFFECTED, IN FORCE, CEASED BY DEATH AND MATURITY IN CANADA (NET BASIS)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS: DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET
		$	$	$	$
	--BRITISH - BRITANNIQUES--				
1	COMMERCIAL UNION				
	INDIVIDUAL-INDIVIDUELLE......	1,114,465	....	289,346	825,119
	GROUP-COLLECTIVE.............	24,350	....	1,806	22,544
2	CO-OPERATIVE INSURANCE				
	INDIVIDUAL-INDIVIDUELLE......	....	48,767	....	48,767
	GROUP-COLLECTIVE.............	....	1,415	....	1,415
3	MERCANTILE AND GENERAL				
	INDIVIDUAL-INDIVIDUELLE......	....	1,782,563	407,778	1,374,785
	GROUP-COLLECTIVE.............	....	285,074	....	285,074
4	MUTUAL LIFE & CITIZENS'				
	INDIVIDUAL-INDIVIDUELLE......	....	....	....	....
5	NRG LONDON REINSURANCE				
	INDIVIDUAL-INDIVIDUELLE......	....	88,559	....	88,559
6	NORWICH UNION LIFE				
	INDIVIDUAL-INDIVIDUELLE......	113,748	....	17,876	95,872
	GROUP-COLLECTIVE.............	30,102	....	416	29,686
7	PHOENIX ASSURANCE				
	INDIVIDUAL-INDIVIDUELLE......	....	....	....	....
8	PRUDENTIAL (OF ENGLAND)				
	INDIVIDUAL-INDIVIDUELLE......	1,041,351	300	52,724	988,927
	GROUP-COLLECTIVE.............	802,808	....	1,605	801,203
9	ROYAL LIFE				
	INDIVIDUAL-INDIVIDUELLE......	231,876	....	10,848	221,028
	GROUP-COLLECTIVE.............	....	....	....	....
10	STANDARD LIFE				
	INDIVIDUAL-INDIVIDUELLE......	600,398	....	36,717	563,681
	GROUP-COLLECTIVE.............	4,410	....	....	4,410
11	SUN ALLIANCE AND LONDON				
	INDIVIDUAL-INDIVIDUELLE......	344,902	....	43,759	301,143
	GROUP-COLLECTIVE.............	....	....	....	....
12	VICTORY				
	INDIVIDUAL-INDIVIDUELLE......	....	1,087,913	29,394	1,058,519
	GROUP-COLLECTIVE.............	....	63,848	....	63,848
	TOTAL, 1982				
	INDIVIDUAL-INDIVIDUELLE......	3,446,540	3,008,102	888,242	5,566,400
	GROUP-COLLECTIVE.............	861,670	330,337	3,827	1,188,180
	--FOREIGN - ETRANGERES--				
1	A.G.F. REASSURANCES				
	INDIVIDUAL-INDIVIDUELLE......	....	57,143	....	57,143
	GROUP-COLLECTIVE.............	....	6,905	....	6,905
2	ABEILLE-PAIX				
	INDIVIDUAL-INDIVIDUELLE......	....	877	....	877
3	AETNA LIFE				
	INDIVIDUAL-INDIVIDUELLE......	685	....	....	685
	GROUP-COLLECTIVE.............	78,859	....	135	78,724
4	ALEXANDER HAMILTON				
	GROUP-COLLECTIVE.............	105,713	....	....	105,713
5	ALLSTATE LIFE				
	INDIVIDUAL-INDIVIDUELLE......	....	120,780	....	120,780
	GROUP-COLLECTIVE.............	....	....	....	....
6	AMERICAN BANKERS LIFE				
	INDIVIDUAL-INDIVIDUELLE......	35	....	....	35
	GROUP-COLLECTIVE.............	7,445	....	....	7,445
7	AMERICAN HEALTH & LIFE				
	GROUP-COLLECTIVE.............	....	....	....	....

1982 COMPAGNIES BRITANNIQUES ET ETRANGERES - BRITISH AND FOREIGN COMPANIES ('000)
TABLEAU XLIV - ASSURANCE-VIE - EMISE, EN VIGUEUR, CESSEE PAR DECES ET ECHEANCES AU CANADA (NETTE)

NO. - NO.	IN FORCE - EN VIGUEUR DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET	CEASED BY DEATH - CESSATIONS PAR DECES	CEASED BY MATURITY - CESSATIONS PAR ECHEANCES
	$	$	$	$	$	$
1	3,603,219	3,440	917,308	2,689,351	6,859	420
	1,002,804	....	76,752	926,052	1,805	....
2	....	138,692	....	138,692	234	....
	....	39,772	....	39,772	....	....
3	....	5,200,533	898,296	4,302,237	7,884	3
	....	2,148,471	....	2,148,471	1,031	....
4	3,483	35	....	3,518	180	35
5	....	236,176	....	236,176	568	....
6	603,236	1,379	44,130	560,485	1,171	495
	264,554	....	79,280	185,274	720	....
7	151	67,617	....	67,768	80	....
8	5,152,998	915	231,881	4,922,032	10,070	1,719
	3,331,551	....	17,616	3,313,935	6,558	....
9	1,053,938	3,062	49,364	1,007,636	2,136	458
	162,763	....	25,229	137,534	304	....
10	2,692,612	262	74,455	2,618,419	4,077	992
	776,660	54,135	3,785	827,010	2,179	....
11	655,956	100	71,501	584,555	692	104
	32,200	....	2,216	29,984	....	....
12	....	2,453,930	371,578	2,082,352	3,669	....
	....	528,239	1,110	527,129	938	....
	13,765,593	8,106,141	2,658,513	19,213,221	37,620	4,226
	5,570,532	2,770,617	205,988	8,135,161	13,535	....
1	....	123,391	....	123,391	299	....
	....	16,317	....	16,317	24	....
2	....	296,325	....	296,325	671	....
3	17,453	....	....	17,453	323	31
	3,315,897	....	18,793	3,297,104	8,955	....
4	155,789	....	....	155,789	1,064	....
5	6,205	280,097	6,205	280,097	30	....
	13,400	....	....	13,400	8	....
6	183	....	....	183	....	....
	105,487	....	....	105,487	639	....
7	511	....	....	511	2	....

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLIV - LIFE INSURANCE - NEW EFFECTED, IN FORCE, CEASED BY DEATH AND MATURITY IN CANADA (NET BASIS)

NEW EFFECTED - EMISSIONS

NO. - NO.	COMPANY - COMPAGNIE	DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET
		$	$	$	$
8	AMERICAN LIFE				
	INDIVIDUAL-INDIVIDUELLE......	1,213,939	....	818,167	395,772
	GROUP-COLLECTIVE.............	359	....	....	359
9	AMERICAN NATIONAL				
	INDIVIDUAL-INDIVIDUELLE......	....	....	....	....
10	AMERICAN UNITED LIFE				
	INDIVIDUAL-INDIVIDUELLE......	....	11,686	....	11,686
11	BANKERS LIFE & CASUALTY				
	INDIVIDUAL-INDIVIDUELLE......	....	....	....	....
12	BANKERS LIFE				
	GROUP-COLLECTIVE.............	....	....	....	....
13	BENEFICIAL STANDARD				
14	BUSINESS MEN'S				
	INDIVIDUAL-INDIVIDUELLE......	....	32,743	3,354	29,389
15	CAPITOL LIFE				
	GROUP-COLLECTIVE.............	17,241	....	....	17,241
16	CAROLINA LIFE				
	INDIVIDUAL-INDIVIDUELLE......	11,459	....	....	11,459
17	CHARTER NATIONAL				
	INDIVIDUAL-INDIVIDUELLE......	5,699	....	1,850	3,849
18	COLLEGE RETIREMENT				
19	COLOGNE LIFE RE				
	INDIVIDUAL-INDIVIDUELLE......	....	98,044	28,326	69,718
20	COMBINED				
	INDIVIDUAL-INDIVIDUELLE......	153,903	....	....	153,903
	GROUP-COLLECTIVE.............	11,474	....	....	11,474
21	CONNECTICUT GENERAL				
	INDIVIDUAL-INDIVIDUELLE......	100	27,374	....	27,474
	GROUP-COLLECTIVE.............	2,791	....	....	2,791
22	CONTINENTAL ASSURANCE				
	GROUP-COLLECTIVE.............	....	....	....	....
23	CREDIT LIFE				
24	CUNA MUTUAL				
	INDIVIDUAL-INDIVIDUELLE......	....	54,350	2,514	51,836
	GROUP-COLLECTIVE.............	....	....	....	....
25	EQUITABLE LIFE OF U.S.				
	INDIVIDUAL-INDIVIDUELLE......	1,189	35,797	460	36,526
	GROUP-COLLECTIVE.............	180,770	....	63,270	117,500
26	FEDERATED LIFE				
	INDIVIDUAL-INDIVIDUELLE......	82,232	....	11,528	70,704
	GROUP-COLLECTIVE.............	....	....	....	....
27	FIREMAN'S FUND LIFE				
28	FORD LIFE				
	GROUP-COLLECTIVE.............	56,469	....	....	56,465
29	FRANKLIN LIFE				
	INDIVIDUAL-INDIVIDUELLE......	10,718	....	....	10,718
30	FRANKONA REINSURANCE CO				
	INDIVIDUAL-INDIVIDUELLE......	....	....	....	....
31	GAN-VIE CIE FRANCAISE				
	INDIVIDUAL-INDIVIDUELLE......	28,628	....	20,127	8,501
32	GENERAL AMERICAN LIFE				
	INDIVIDUAL-INDIVIDUELLE......	....	41,964	....	41,964
	GROUP-COLLECTIVE.............	9,570	....	....	9,570
33	GENERAL REASSURANCE				
	INDIVIDUAL-INDIVIDUELLE......	....	32,336	....	32,336

1982 COMPAGNIES BRITANNIQUES ET ETRANGERES - BRITISH AND FOREIGN COMPANIES ('000)
TABLEAU XLIV - ASSURANCE-VIE - EMISE, EN VIGUEUR, CESSEE PAR DECES ET ECHEANCES AU CANADA (NETTE)

NO. - NO.	IN FORCE - EN VIGUEUR: DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET	CEASED BY DEATH - CESSATIONS PAR DECES	CEASED BY MATURITY - CESSATIONS PAR ECHEANCES
	$	$	$	$	$	$
[illegible]	1,667,059	....	1,129,488	537,571	288	....
	8,141	....	645	7,496	340	420,047
9	....	1,759	....	1,759	....	....
10	18	39,374	....	39,392	1	1
11	....	80	....	80	....	....
12	45,950	....	....	45,950	115	....
13						
14	....	83,868	4,280	79,588	904	....
15	38,136	....	....	38,136	....	....
16	8,651	....	....	8,651	8	....
17	8,532	....	3,881	4,651	502	....
18						
19	....	433,437	66,980	366,457	1,270	....
20	482,996	....	....	482,996	1,153	....
	36,787	....	....	36,787	80	....
21	958	71,298	54	72,202	99	....
	174,026	10,621	54,145	130,502	777	16
22	23,653	....	....	23,653	....	....
23						
24	84,354	178,453	7,737	255,070	1,596	....
	942	293,840	4,518	290,264	490	....
25	8,069	69,417	5,798	71,688	20	4
	1,206,362	....	835,118	371,244	1,396	....
26	221,715	....	16,519	205,196	398	20
	14,162	....	....	14,162	....	....
27						
28	207,933	....	....	207,933	845	....
29	21,930	....	....	21,930	10	84
30	....	415,950	....	415,950	....	....
31	34,785	....	23,692	11,094	....	....
32	382	80,579	....	80,961	....	....
	17,193	....	....	17,193	28	....
33	....	97,120	....	97,120	....	....

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLIV - LIFE INSURANCE - NEW EFFECTED, IN FORCE, CEASED BY DEATH AND MATURITY IN CANADA (NET BASIS)

NEW EFFECTED - EMISSIONS

NO. - NO.	COMPANY - COMPAGNIE	DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET
		$	$	$	$
34	GLOBE LIFE				
	INDIVIDUAL-INDIVIDUELLE	11,477	...	6,095	5,382
	GROUP-COLLECTIVE	...	...	...	...
35	HARTFORD LIFE				
	GROUP-COLLECTIVE	...	...	...	...
36	JOHN ALDEN LIFE				
	INDIVIDUAL-INDIVIDUELLE	...	...	...	...
	GROUP-COLLECTIVE	...	...	...	...
37	JOHN HANCOCK				
	INDIVIDUAL-INDIVIDUELLE	902	...	...	902
	GROUP-COLLECTIVE	900	9,863	...	10,763
38	LIFE OF NORTH AMERICA				
	INDIVIDUAL-INDIVIDUELLE	...	650	...	650
	GROUP-COLLECTIVE	...	...	...	...
39	LIFE INVESTORS				
	GROUP-COLLECTIVE	...	...	...	...
40	LINCOLN NATIONAL				
	INDIVIDUAL-INDIVIDUELLE	...	291,110	...	291,110
	GROUP-COLLECTIVE	...	...	...	...
41	MACCABEES MUTUAL				
	INDIVIDUAL-INDIVIDUELLE	31	...	...	31
	GROUP-COLLECTIVE	...	...	...	...
42	MASSACHUSETTS GENERAL				
	INDIVIDUAL-INDIVIDUELLE	...	...	...	...
43	MASSACHUSETTS MUTUAL				
	INDIVIDUAL-INDIVIDUELLE	431	...	...	431
	GROUP-COLLECTIVE	...	...	...	...
44	METROPOLITAN LIFE				
	INDIVIDUAL-INDIVIDUELLE	1,876,994	...	8,200	1,868,794
	GROUP-COLLECTIVE	1,949,367	...	...	1,949,367
45	MIC LIFE				
46	MINISTERS LIFE & CAS				
	INDIVIDUAL-INDIVIDUELLE	...	...	...	...
47	MINNESOTA MUTUAL LIFE				
	INDIVIDUAL-INDIVIDUELLE	...	...	...	...
	GROUP-COLLECTIVE	133	...	...	133
48	MUNICH REINSURANCE				
	INDIVIDUAL-INDIVIDUELLE	...	1,087,913	29,394	1,058,519
	GROUP-COLLECTIVE	...	63,848	...	63,848
49	MUTUAL LIFE OF NY				
	INDIVIDUAL-INDIVIDUELLE	2	257,468	...	257,470
	GROUP-COLLECTIVE	...	...	...	...
50	MUTUAL OF OMAHA				
	INDIVIDUAL-INDIVIDUELLE	186,080	...	65,978	120,102
	GROUP-COLLECTIVE	90,012	...	...	90,012
51	MUTUELLE GENERALE				
	INDIVIDUAL-INDIVIDUELLE	...	276,301	163,996	112,305
	GROUP-COLLECTIVE	...	26,064	13,298	12,766
52	NATIONAL FIDELITY LIFE				
	INDIVIDUAL-INDIVIDUELLE	12,837	...	2,550	10,287
53	NEW ENGLAND MUTUAL LIFE				
	GROUP-COLLECTIVE	...	...	...	...
54	NEW YORK LIFE				
	INDIVIDUAL-INDIVIDUELLE	1,066,448	...	3,640	1,062,808
	GROUP-COLLECTIVE	417,069	...	...	417,069
55	NORTH AMER. LIFE & CAS				
	INDIVIDUAL-INDIVIDUELLE	...	2,365	...	2,365
	GROUP-COLLECTIVE	19,494	...	...	19,494

1982 COMPAGNIES BRITANNIQUES ET ETRANGERES - BRITISH AND FOREIGN COMPANIES ('000)
TABLEAU XLIV - ASSURANCE-VIE - EMISE, EN VIGUEUR, CESSEE PAR DECES ET ECHEANCES AU CANADA (NETTE)

NO. - NO.	IN FORCE - EN VIGUEUR: DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET	CEASED BY DEATH - CESSATIONS PAR DECES	CEASED BY MATURITY - CESSATIONS PAR ECHEANCES
	$	$	$	$	$	$
34	48.345	....	21.475	26.[illegible]	351	7
	11,945	....	....	11.[illegible]	405	69
35	10.955	....	....	10.955	53	....
36	38	....	....	38	....	....
	1.940	....	....	1.940	....	....
37	6.999	204.757	....	211.756	632	....
	565.541	33.391	4.177	594.755	2.532	....
38	62	22.136	....	22.198	....	....
	60.503	....	....	60.503	216	....
39	209.662	....	....	209.662	598	....
40	....	462.966	....	462.966	890	10
	....	295.000	....	295.000	1.101	....
41	20.217	....	....	20.217	161	39
	105	....	105	....	....	....
42	13.306	....	180	13.126	67	8
43	4.094	....	....	4.094	15	....
	26.940	....	....	26.940	37	....
44	12.653.554	....	36.368	12.617.186	40.846	14.607
	14.494.146	42.142	275.325	14.260.963	39.308	....
45						
46	5.662	....	....	5.662	35	76
47	73	....	....	73	10	....
	4.380	....	....	4.380	....	....
48	....	2.530.970	107.516	2.423.454	3.669	....
	....	528.239	1.110	527.129	938	....
49	70.598	258.216	....	328.814	361	93
	5.729	....	....	5.729	158	....
50	815.067	....	195.962	619.105	1.520	7
	1.799.789	30.835	22.956	1.807.668	4.887	....
51	....	586.603	365.244	221.359	1.599	....
	....	194.532	97.398	97.134	246	....
52	24.083	....	7.972	16.111	100	....
53	12.414	....	....	12.414	7	....
54	3.565.603	....	28.383	3.537.220	7.037	261
	2.245.611	....	....	2.245.611	2.943	....
55	61.486	15.217	412	76.291	230	52
	179.113	....	10.150	168.963	740	....

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLIV - LIFE INSURANCE - NEW EFFECTED, IN FORCE, CEASED BY DEATH AND MATURITY IN CANADA (NET BASIS)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS: DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET
		$	$	$	$
56	NORTH AMERICAN REASSUR				
	INDIVIDUAL-INDIVIDUELLE......	....	22,228	89	22,139
57	OLD REPUBLIC LIFE				
	GROUP-COLLECTIVE.............	72,581	....	72,581	....
58	PACIFIC MUTUAL LIFE				
	GROUP-COLLECTIVE.............	....	....	....	....
59	PATRIOT LIFE				
	GROUP-COLLECTIVE.............	814	....	....	814
60	PAUL REVERE LIFE				
	INDIVIDUAL-INDIVIDUELLE......	206,777	....	8,615	198,162
	GROUP-COLLECTIVE.............	....	....	....	....
61	PENN MUTUAL LIFE				
	INDIVIDUAL-INDIVIDUELLE......	12	....	....	12
62	PENNSYLVANIA LIFE				
	INDIVIDUAL-INDIVIDUELLE......	45,158	....	1,518	43,640
	GROUP-COLLECTIVE.............	....	....	....	....
63	PHOENIX MUTUAL LIFE				
	INDIVIDUAL-INDIVIDUELLE......	....	21,240	....	21,240
64	PIERCE NATIONAL LIFE				
	INDIVIDUAL-INDIVIDUELLE......	3,894	....	....	3,894
65	PROVIDENT LIFE AND ACC				
	INDIVIDUAL-INDIVIDUELLE......	9	....	....	9
	GROUP-COLLECTIVE.............	10,123	....	....	10,123
66	PRUDENTIAL OF AMERICA				
	INDIVIDUAL-INDIVIDUELLE......	1,315,120	....	....	1,315,120
	GROUP-COLLECTIVE.............	2,095,706	....	....	2,095,706
67	SAFECO LIFE				
	GROUP-COLLECTIVE.............	148	....	....	148
68	SOCIETE COMMERCIALE				
	INDIVIDUAL-INDIVIDUELLE......	....	308,219	....	308,219
	GROUP-COLLECTIVE.............	....	34,524	....	34,524
69	STATE FARM LIFE				
	INDIVIDUAL-INDIVIDUELLE......	205,678	....	259	205,419
	GROUP-COLLECTIVE.............	....	....	....	....
70	STATE MUTUAL LIFE				
	INDIVIDUAL-INDIVIDUELLE......	....	....	....	....
	GROUP-COLLECTIVE.............	....	....	....	....
71	STOREBRAND INTERNATIONAL				
	INDIVIDUAL-INDIVIDUELLE......	....	838,700	144,467	694,233
72	SWISS REINSURANCE				
	INDIVIDUAL-INDIVIDUELLE......	....	16,075	....	16,075
	GROUP-COLLECTIVE.............	....	127	....	127
73	TEACHERS				
	INDIVIDUAL-INDIVIDUELLE......	3,442	....	....	3,442
74	TRANSAMERICA OCCIDENTAL				
	INDIVIDUAL-INDIVIDUELLE......	198,826	1,312,101	257,897	1,253,030
	GROUP-COLLECTIVE.............	43,617	....	....	43,617
75	TRAVELERS INSURANCE				
	INDIVIDUAL-INDIVIDUELLE......	....	[illegible],835	....	90,835
	GROUP-COLLECTIVE.............	19,289	34[illegible],212	....	364,511
76	UNIONE ITALIANA				
	INDIVIDUAL-INDIVIDUELLE......	....	25,344	....	25,344
77	UNION MUTUAL LIFE				
	INDIVIDUAL-INDIVIDUELLE......	....	....	....	....
	GROUP-COLLECTIVE.............	713	....	....	713
78	UNIONMUTUAL STOCK LIFE				

1982 COMPAGNIES BRITANNIQUES ET ETRANGERES - BRITISH AND FOREIGN COMPANIES ('000)
TABLEAU XLIV - ASSURANCE-VIE - EMISE, EN VIGUEUR, CESSEE PAR DECES ET ECHEANCES AU CANADA (NETTE)

	IN FORCE - EN VIGUEUR					
NO. - NO.	DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET	CEASED BY DEATH - CESSATIONS PAR DECES	CEASED BY MATURITY - CESSATIONS PAR ECHEANCES
	$	$	$	$	$	$
56	....	211,556	19,110	192,546	5,264	....
57	118,065	....	118,065	....	1,245	....
58	7,612	....	3,543	4,069	15	....
59	259,295	....	219,868	39,427	170	23,874
60	601,044	....	14,297	585,747	590	59
	76,561	....	....	76,561	5	....
61	287	....	....	287	....	....
62	165,094	....	2,843	162,251	252	....
	194,076	....	....	194,076	485	....
63	....	45,309	....	45,309	....	....
64	22,956	....	....	22,956	376	....
65	340	....	....	340	17	2
	257,606	....	....	257,606	634	....
66	8,409,437	....	468,717	7,940,720	25,699	6,035
	16,749,733	....	24,205	16,725,528	42,003	....
67	7,842	....	....	7,842	....	....
68	....	599,893	....	599,893	940	....
	....	195,018	....	195,018	189	....
69	987,922	....	259	987,663	633	35
	57,077	....	....	57,077	31	....
70	24	....	....	24	....	....
	24,059	....	....	24,059	103	....
71	....	1,975,014	339,381	1,635,633	3,388	....
72	....	75,356	....	75,356	321	....
	....	33,771	....	33,771	17	....
73	42,069	....	....	42,069	55	11
74	5,076,795	2,674,834	982,939	6,768,690	12,896	86
	222,626	213,971	....	436,597	3,230	....
75	145,071	365,719	1,219	509,571	1,849	435
	751,922	2,450,366	....	3,202,288	8,424	....
76	....	44,919	....	44,919	146	....
77	3,556	....	....	3,556	22	....
	64,663	....	....	64,663	....	....
78						

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLIV - LIFE INSURANCE - NEW EFFECTED, IN FORCE, CEASED BY DEATH AND MATURITY IN CANADA (NET BASIS)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS: DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET
		$	$	$	$
79	UNITED AMERICAN				
	INDIVIDUAL-INDIVIDUELLE......	3,334	....	....	3,334
80	UNITED OF OMAHA LIFE				
	INDIVIDUAL-INDIVIDUELLE......	8	147	....	155
	GROUP-COLLECTIVE.............	....	....	....	....
81	WASHINGTON NATIONAL				
	GROUP-COLLECTIVE.............	....	....	....	....
82	WINTERTHUR LIFE				
	INDIVIDUAL-INDIVIDUELLE......	....	16,800	....	16,800
	GROUP-COLLECTIVE.............	....	35,363	....	35,363
	TOTAL, 1982				
	INDIVIDUAL-INDIVIDUELLE......	6,656,057	5,080,590	1,579,024	10,157,623
	GROUP-COLLECTIVE.............	5,190,667	521,906	149,284	5,563,289

1982 COMPAGNIES BRITANNIQUES ET ETRANGERES - BRITISH AND FOREIGN COMPANIES ('000)
TABLEAU XLIV - ASSURANCE-VIE - EMISE, EN VIGUEUR, CESSEE PAR DECES ET ECHEANCES AU CANADA (NETTE)

NO. - NO.	IN FORCE - EN VIGUEUR: DIRECT WRITTEN - SOUSCRIPTIONS	REINSURANCE ACCEPTED - ACCEPTATIONS	REINSURANCE CEDED - CESSIONS	NET - NET	CEASED BY DEATH - CESSATIONS PAR DECES	CEASED BY MATURITY - CESSATIONS PAR ECHEANCES
	$	$	$	$	$	$
79						
	12,743	....	....	12,743	328	....
80						
	18,524	789	....	19,313	172	55
	238	....	....	238	....	....
81						
	18	....	....	18	....	....
82						
	....	60,347	....	60,347	85	22
	....	112,031	....	112,031	223	42
	35,338,340	12,305,849	3,856,911	43,787,278	118,128	22,040
	43,784,535	4,450,074	1,690,121	46,544,488	125,705	24,001

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XLV - ANALYSIS OF INDIVIDUAL INSURANCE BY PLAN (GROSS BASIS)
TABLEAU XLV - ANALYSE DE L'ASSURANCE INDIVIDUELLE PAR REGIME (BRUTS)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS: LIFE - VIE	NEW EFFECTED - EMISSIONS: ENDOWMENT - ASSURANCE MIXTE	NEW EFFECTED - EMISSIONS: TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES	IN FORCE - EN VIGUEUR: LIFE - VIE	IN FORCE - EN VIGUEUR: ENDOWMENT - ASSURANCE MIXTE	IN FORCE - EN VIGUEUR: TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES
		$	$	$	$	$	$
1	ABBEY LIFE OF CANADA						
	P	105	....	7	12,473	3,133	3,082
	NP	27,827	....	762,066	44,636	288	1,596,117
2	ACADIA LIFE						
	P	....	....	....	7,228	2,864	1,300
	NP	23,290	26	141,532	129,520	6,337	411,675
3	ALLIANCE MUTUELLE						
	P	266,180	15,510	64,135	1,932,924	90,509	366,794
	NP	1,118	....	136,987	29,740	....	458,853
4	ALLSTATE LIFE OF CANADA						
	NP	63,378	459	315,577	309,836	11,987	942,876
5	ASSUR.-VIE DESJARDINS						
	P	77,775	....	71,284	649,818	12,135	257,487
	NP	....	....	579,791	....	....	817,019
6	ATLANTIC MUTUAL LIFE						
	P	55	....	....	211	....	....
	NP	....	....	59,229	....	....	89,321
7	CANADA LIFE						
	P	627,642	70,317	446,837	4,110,136	887,408	1,619,699
	NP	20,760	....	918,335	165,500	7,912	3,082,755
8	CANADIAN GENERAL LIFE						
	NP	28	....	1,328,875	1,551	....	3,082,908
9	CANADIAN REASSURANCE						
	NP	2,591	....	4,594,626	4,703,153	918	8,259,136
10	CHRYSLER LIFE						
11	CITADEL LIFE						
	P	9,874	1,470	865	158,954	34,929	32,085
	NP	127,987	....	83,803	239,650	2,692	328,144
12	COLONIA LIFE						
	P	5,306	1,225	28	31,000	7,182	1,641
	NP	96,341	214	17,657	170,905	3,329	101,380
13	COMMERCIAL LIFE						
	P	1,582	88	47	19,951	5,927	4,507
	NP	54,193	230	346,877	235,667	11,324	1,203,397
14	LA SAUVEGARDE						
	P	44,931	31	19,075	371,003	14,266	188,131
	NP	58,260	....	166,468	187,083	3,245	441,285
15	CONFEDERATION LIFE						
	P	1,261,532	87,214	332,461	5,745,412	929,210	1,673,541
	NP	3,460	35,460	543,465	112,511	37,537	2,035,481
16	LES COOPERANTS						
	P	78,550	2	200,815	730,535	29,343	511,843
	NP	31,417	52	216,343	483,642	5,053	751,250
17	CO-OPERATORS LIFE						
	P	120,703	12,951	438,059	480,134	267,976	1,726,269
	NP	....	....	271,132	29	....	144,036
18	CROWN LIFE						
	P	367,869	17,328	76,995	3,142,170	624,944	538,790
	NP	1,309,453	1,766	5,655,106	5,499,719	79,159	12,452,342
19	CUMIS LIFE						
	P	13,858	37	59,779	64,950	172	280,172
20	DOMINION LIFE						
	P	46,686	148	4,756	795,589	32,725	94,803
	NP	354,169	....	349,524	684,843	3,165	1,248,038
21	DOMINION OF CANADA GENERAL						
	NP	118	....	217,458	88,901	8,110	445,821

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XLV - ANALYSIS OF INDIVIDUAL INSURANCE BY PLAN (GROSS BASIS)
TABLEAU XLV - ANALYSE DE L'ASSURANCE INDIVIDUELLE PAR REGIME (BRUTE)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS: LIFE - VIE	ENDOWMENT - ASSURANCE MIXTE	TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES	IN FORCE - EN VIGUEUR: LIFE - VIE	ENDOWMENT - ASSURANCE MIXTE	TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES
		$	$	$	$	$	$
22	EATON BAY LIFE						
	P	1,654	114	18,524	26,276	3,314	18,508
	NP	5,069	536	541,310	118,048	3,478	1,385,632
23	EQUITABLE LIFE OF CANADA						
	P	86,085	1,741	10,841	445,138	65,824	160,873
	NP	22,953	....	100,637	88,798	98	308,476
24	EXCELSIOR LIFE						
	P	11,088	44	637	340,007	55,357	52,868
	NP	1,534,770	14	316,321	2,649,105	5,117	1,101,908
25	FAMILY LIFE						
	P	....	....	....	13,318	6,209	7,015
	NP	1,127	....	810,407	116,664	1,262	1,340,865
26	FIDELITY LIFE						
	P	31,350	979	860	156,113	8,649	16,739
	NP	144,838	1,360	385,371	258,390	8,151	952,231
27	FINANCIAL LIFE						
	P	180	....	....	24,849	1,686	....
	NP	5,282	....	661,385	29,978	113	794,939
28	GLACIER NATIONAL LIFE						
	NP	....	....	33,528	4,224	1,165	48,596
29	GREAT LAKES REINSURANCE						
	NP	....	....	5,252	....	....	22,119
30	GREAT-WEST LIFE						
	P	605,222	1,028	714,998	4,899,560	436,580	1,979,090
	NP	839,158	....	2,040,396	1,420,427	17,183	7,656,870
31	IMPERIAL LIFE						
	P	457,041	58,108	229,312	2,628,201	560,901	851,668
	NP	87,083	77	853,046	417,016	16,735	2,273,103
32	INA LIFE OF CANADA						
33	LAURIER LIFE						
	NP	1,758	....	181,197	22,645	....	725,015
34	LONDON LIFE						
	P	1,522,055	92,499	181,784	12,887,945	1,230,654	2,757,901
	NP	45,283	34	1,307,175	786,388	4,701	6,163,304
35	MANUFACTURERS LIFE						
	P	2,495,927	38,903	217,746	12,440,630	1,602,304	2,124,242
	NP	933,731	41,854	6,459,631	2,471,096	113,749	12,399,821
36	MARITIME LIFE						
	P	3,872	327	1,208	90,462	40,141	66,606
	NP	676,986	92	588,848	1,779,839	3,036	3,620,822
37	MONARCH LIFE						
	P	195,733	1,720	82,284	1,149,343	133,332	434,965
	NP	267,613	....	299,167	521,018	1,500	1,025,861
38	MONTREAL LIFE						
	P	11,814	....	....	162,571	18,249	36,752
	NP	24,813	....	874,438	168,379	11,680	1,764,873
39	MONY LIFE						
	P	50,067	286	14,513	124,943	18,242	36,219
	NP	213,249	25	459,888	560,412	546	1,114,561
40	MUTUAL LIFE OF CANADA						
	P	998,597	....	2,833,069	7,283,416	170,031	10,662,048
	NP	2	....	313,031	32,222	33	1,032,148
41	NATIONAL LIFE OF CANADA						
	P	14,060	2,850	622	436,780	95,135	56,048
	NP	685,785	33	163,692	1,104,710	3,336	551,785
42	LA NATIONALE						
	NP	19,641	....	888,583	53,049	....	1,839,275
43	NORTH AMERICAN LIFE						
	P	1,287,005	4,822	74,082	6,223,823	139,304	537,544
	NP	585,877	....	483,066	590,788	147	2,880,784

1982 CANADIAN COMPANIES - COMPAGNIES CANADIENNES ('000)
TABLE XLV - ANALYSIS OF INDIVIDUAL INSURANCE BY PLAN (GROSS BASIS)
TABLEAU XLV - ANALYSE DE L'ASSURANCE INDIVIDUELLE PAR REGIME (BRUTE)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS: LIFE - VIE	NEW EFFECTED - EMISSIONS: ENDOWMENT - ASSURANCE MIXTE	NEW EFFECTED - EMISSIONS: TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES	IN FORCE - EN VIGUEUR: LIFE - VIE	IN FORCE - EN VIGUEUR: ENDOWMENT - ASSURANCE MIXTE	IN FORCE - EN VIGUEUR: TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES
		$	$	$	$	$	$
44	NORTH WEST LIFE						
	P	....	....	7	21,336	2,995	10,054
	NP	116,506	....	438,954	341,705	69	1,199,337
45	NORTHERN LIFE						
	P	57,562	10,127	45,292	410,907	140,837	180,082
	NP	97,194	245	154,132	196,056	2,455	582,785
46	OCCIDENTAL LIFE						
	P	7,629	....	....	57,544	....	782
	NP	879,882	....	990,657	1,197,093	....	2,827,009
47	PIONEER LIFE						
	P	5,299	....	....	595,945	....	9,545
	NP	190,186	....	149,882	312,339	....	318,391
48	PITTS LIFE						
	NP	17,740	....	18,949	14,174	....	134,774
49	PRINCIPAL LIFE						
50	RELIABLE LIFE						
	P	....	....	....	5,923	2,378	312
	NP	25	....	12,583	3,556	191	27,303
51	SOVEREIGN LIFE						
	P	23,705	709	2,020	233,580	50,217	52,626
	NP	2,514	5	729,276	98,102	3,481	1,527,710
52	SUN LIFE						
	P	2,710,397	232,640	818,097	14,088,311	2,650,364	4,971,047
	NP	4,263	....	3,087,560	91,347	1,393	6,559,735
53	TORONTO MUTUAL LIFE						
	P	1,319	482	252,590	86,824	24,500	830,366
	NP	3,453	....	17,730	24,404	....	85,056
54	TRAVELERS LIFE OF CANADA						
	NP	14,904	....	158,160	121,210	....	532,027
55	WAWANESA MUTUAL LIFE						
	P	18,954	10	810	97,030	2,266	97,703
	NP	83,755	....	110,839	147,561	....	303,801
56	WESTERN LIFE						
	P	781	....	725	9,875	6,045	3,651
	NP	12,542	22	45,635	36,795	1,544	187,223
57	ZURICH LIFE						
	P	27,936	1,845	9,120	164,548	57,722	82,646
	NP	418,572	....	531,422	637,297	7,076	1,309,369
	TOTAL, 1982						
	P	13,535,718	655,253	7,224,084	83,357,655	10,445,439	33,338,004
	NP	10,070,904	82,504	40,635,999	29,483,122	389,293	102,349,303

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLVI - ANALYSIS OF INDIVIDUAL INSURANCE BY PLAN IN CANADA (GROSS BASIS)
TABLEAU XLVI - ANALYSE DE L'ASSURANCE INDIVIDUELLE PAR REGIME AU CANADA (BRUTE)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS: LIFE - VIE	NEW EFFECTED - EMISSIONS: ENDOWMENT - ASSURANCE MIXTE	NEW EFFECTED - EMISSIONS: TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES	IN FORCE - EN VIGUEUR: LIFE - VIE	IN FORCE - EN VIGUEUR: ENDOWMENT - ASSURANCE MIXTE	IN FORCE - EN VIGUEUR: TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES
		$	$	$	$	$	$
	--BRITISH - BRITANNIQUES--						
1	COMMERCIAL UNION						
	P.	13,588	....	5,563	274,694	58,028	81,174
	NP.	68,848	....	1,026,468	251,942	5,985	2,934,258
2	CO-OPERATIVE INSURANCE						
	NP.	....	....	48,767	....	....	138,892
3	MERCANTILE AND GENERAL						
	NP.	61,201	....	1,721,382	124,046	1,751	5,074,736
4	MUTUAL LIFE & CITIZENS'						
	P.	....	....	....	839	1,390	....
	NP.	....	....	....	1,059	230	....
5	NRG LONDON REINSURANCE						
	NP.	9,363	....	79,176	12,869	....	223,507
6	NORWICH UNION LIFE						
	P.	16,001	421	18,150	159,415	24,225	58,547
	NP.	28,703	5	52,468	122,744	1,899	228,228
7	PHOENIX ASSURANCE						
	P.	....	....	....	149	....	....
	NP.	....	....	....	2	....	67,617
8	PRUDENTIAL (OF ENGLAND)						
	P.	689,759	31,768	9,639	3,151,060	510,511	482,313
	NP.	244	....	310,241	34,080	808	975,141
9	ROYAL LIFE						
	P.	68,916	1,149	8,719	241,038	40,580	48,150
	NP.	3,195	10	149,687	138,298	1,703	586,871
10	STANDARD LIFE						
	P.	72,164	15,910	266,321	741,182	215,348	949,471
	NP.	1,175	....	244,828	85,867	700	700,145
11	SUN ALLIANCE AND LONDON						
	P.	2,080	127	179	23,758	1,788	4,543
	NP.	2,394	87	340,035	21,736	1,926	602,325
12	VICTORY						
	NP.	8,305	....	1,079,608	43,147	374	2,410,409
	TOTAL, 1982						
	P.	862,508	49,375	308,571	4,592,135	852,450	1,624,198
	NP.	183,448	102	5,052,638	835,590	15,358	13,941,927
	--FOREIGN - ETRANGERES--						
1	A.G.F. REASSURANCES						
	NP.	525	....	56,618	747	....	122,844
2	ABEILLE-PAIX						
	P.	....	....	877	....	....	7,411
	NP.	....	....	....	....	....	288,914
3	AETNA LIFE						
	P.	....	....	....	597	94	18
	NP.	268	....	427	14,893	124	1,892
4	ALEXANDER HAMILTON						
5	ALLSTATE LIFE						
	NP.	....	....	120,780	4,469	398	281,435
6	AMERICAN BANKERS LIFE						
	NP.	....	....	35	....	....	183
7	AMERICAN HEALTH & LIFE						
8	AMERICAN LIFE						
	NP.	2,369	....	1,211,570	27,196	....	1,639,861
9	AMERICAN NATIONAL						
	NP.	....	....	....	1,759	....	....

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLVI - ANALYSIS OF INDIVIDUAL INSURANCE BY PLAN IN CANADA (GROSS BASIS)
TABLEAU XLVI - ANALYSE DE L'ASSURANCE INDIVIDUELLE PAR REGIME AU CANADA (BRUTE)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS			IN FORCE - EN VIGUEUR		
		LIFE - VIE	ENDOWMENT - ASSURANCE MIXTE	TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES	LIFE - VIE	ENDOWMENT - ASSURANCE MIXTE	TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES
		$	$	$	$	$	$
10	AMERICAN UNITED LIFE						
	P	...	...	11,686	18	...	39,374
11	BANKERS LIFE & CASUALTY						
	NP	...	...	...	...	...	80
12	BANKERS LIFE						
13	BENEFICIAL STANDARD						
14	BUSINESS MEN'S						
	P	...	...	4,126	...	...	5,176
	NP	...	...	28,817	...	...	78,692
15	CAPITOL LIFE						
16	CAROLINA LIFE						
	NP	11,459	...	...	8,051	...	...
17	CHARTER NATIONAL						
	NP	50	100	5,549	179	754	7,589
18	COLLEGE RETIREMENT						
19	COLOGNE LIFE RE						
	NP	...	358	97,686	350	2,996	430,091
20	COMBINED						
	NP	163,903	...	...	482,996	...	...
21	CONNECTICUT GENERAL						
	NP	100	2	27,372	3,822	80	88,554
22	CONTINENTAL ASSURANCE						
23	CREDIT LIFE						
24	CUNA MUTUAL						
	P	43,320	10,685	344	209,475	51,568	1,864
25	EQUITABLE LIFE OF U.S.						
	P	489	...	36,497	5,525	113	71,848
26	FEDERATED LIFE						
	NP	25,754	...	56,478	91,812	6,116	123,987
27	FIREMAN'S FUND LIFE						
28	FORD LIFE						
29	FRANKLIN LIFE						
	P	61	45	2	358	2,434	1,052
	NP	35	...	10,575	423	...	17,883
30	FRANKONA REINSURANCE CO						
	NP	...	...	...	...	2,276	413,874
31	GAN-VIE CIE FRANCAISE						
	NP	4,717	15	23,886	6,769	15	28,002
32	GENERAL AMERICAN LIFE						
	P	...	...	...	382	...	...
	NP	...	...	41,984	...	...	80,579
33	GENERAL REASSURANCE						
	NP	...	...	32,338	...	...	97,120
34	GLOBE LIFE						
	NP	203	1,488	9,786	8,585	13,032	26,748
35	HARTFORD LIFE						
36	JOHN ALDEN LIFE						
	NP	...	...	...	38	...	...
37	JOHN HANCOCK						
	P	696	10	186	5,268	452	1,281
	NP	...	...	...	204,757	...	...
38	LIFE OF NORTH AMERICA						
	NP	...	...	850	82	...	22,138

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLVI - ANALYSIS OF INDIVIDUAL INSURANCE BY PLAN IN CANADA (GROSS BASIS)
TABLEAU XLVI - ANALYSE DE L'ASSURANCE INDIVIDUELLE PAR REGIME AU CANADA (BRUTE)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS: LIFE - VIE	NEW EFFECTED - EMISSIONS: ENDOWMENT - ASSURANCE MIXTE	NEW EFFECTED - EMISSIONS: TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES	IN FORCE - EN VIGUEUR: LIFE - VIE	IN FORCE - EN VIGUEUR: ENDOWMENT - ASSURANCE MIXTE	IN FORCE - EN VIGUEUR: TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES
		$	$	$	$	$	$
39	LIFE INVESTORS						
40	LINCOLN NATIONAL						
	NP	....	....	291,110	1,216	446	461,304
41	MACCABEES MUTUAL						
	P	31	....	....	16,117	976	3,124
42	MASSACHUSETTS GENERAL						
	P	....	....	....	9,224	....	4,082
43	MASSACHUSETTS MUTUAL						
	P	161	70	200	2,303	150	1,641
44	METROPOLITAN LIFE						
	P	1,046,347	33,241	797,406	6,470,080	2,006,929	3,671,690
45	MIC LIFE						
46	MINISTERS LIFE & CAS						
	P	....	....	....	1,995	2,565	1,102
47	MINNESOTA MUTUAL LIFE						
	P	....	....	....	73	....	....
48	MUNICH REINSURANCE						
	NP	8,305	....	1,079,608	43,147	374	2,487,449
49	MUTUAL LIFE OF NY						
	P	2	....	257,468	52,073	5,344	265,388
	NP	....	....	....	3	59	5,947
50	MUTUAL OF OMAHA						
	P	60,303	14,886	110,891	350,840	69,028	395,199
51	MUTUELLE GENERALE						
	NP	866	....	275,435	10,902	....	575,701
52	NATIONAL FIDELITY LIFE						
	P	644	....	....	1,559	....	....
	NP	3,892	....	8,301	6,005	....	16,419
53	NEW ENGLAND MUTUAL LIFE						
54	NEW YORK LIFE						
	P	277,502	6,633	782,313	1,733,689	150,656	1,681,258
55	NORTH AMER. LIFE & CAS						
	NP	....	....	2,365	30,981	5,333	40,389
56	NORTH AMERICAN REASSUR						
	NP	670	....	21,558	3,015	27	208,242
57	OLD REPUBLIC LIFE						
58	PACIFIC MUTUAL LIFE						
59	PATRIOT LIFE						
60	PAUL REVERE LIFE						
	NP	17,184	430	189,163	116,787	15,893	468,364
61	PENN MUTUAL LIFE						
	P	12	....	....	231	23	33
62	PENNSYLVANIA LIFE						
	NP	4,683	....	40,475	44,587	13,100	107,407
63	PHOENIX MUTUAL LIFE						
	NP	21,240	....	....	45,309	....	....
64	PIERCE NATIONAL LIFE						
	NP	3,475	....	419	18,585	....	4,371
65	PROVIDENT LIFE AND ACC						
	NP	9	....	....	335	3	2
66	PRUDENTIAL OF AMERICA						
	P	742,568	41,438	531,114	5,047,683	642,575	2,719,179
67	SAFECO LIFE						

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLVI - ANALYSIS OF INDIVIDUAL INSURANCE BY PLAN IN CANADA (GROSS BASIS)
TABLEAU XLVI - ANALYSE DE L'ASSURANCE INDIVIDUELLE PAR REGIME AU CANADA (BRUTE)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS: LIFE - VIE	NEW EFFECTED - EMISSIONS: ENDOWMENT - ASSURANCE MIXTE	NEW EFFECTED - EMISSIONS: TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES	IN FORCE - EN VIGUEUR: LIFE - VIE	IN FORCE - EN VIGUEUR: ENDOWMENT - ASSURANCE MIXTE	IN FORCE - EN VIGUEUR: TERM AND TEMPORARY ADDITIONS - TERME ET ADDITIONS TEMPORAIRES
		$	$	$	$	$	$
68	SOCIETE COMMERCIALE						
	NP	1,225	....	306,994	8,228	....	591,665
69	STATE FARM LIFE						
	P	65,746	812	139,120	392,019	15,381	580,522
70	STATE MUTUAL LIFE						
	P	....	....	....	24	....	....
71	STOREBRAND INTERNATIONAL						
	NP	....	....	838,700	1,110	....	1,973,904
72	SWISS REINSURANCE						
	NP	....	....	16,075	....	....	75,356
73	TEACHERS						
	NP	5	....	3,437	1,044	37	40,988
74	TRANSAMERICA OCCIDENTAL						
	P	....	....	....	3,995	....	2,341
	NP	266,724	....	1,244,203	547,272	....	7,198,021
75	TRAVELERS INSURANCE						
	NP	....	....	90,835	86,316	22,900	401,574
76	UNIONE ITALIANA						
	NP	3,169	....	22,175	6,057	....	38,862
77	UNION MUTUAL LIFE						
	P	....	....	....	2,709	359	488
78	UNIONMUTUAL STOCK LIFE						
79	UNITED AMERICAN						
	NP	2,997	326	11	11,840	785	117
80	UNITED OF OMAHA LIFE						
	NP	147	....	8	14,062	2,151	3,100
81	WASHINGTON NATIONAL						
82	WINTERTHUR LIFE						
	P	741	110	65	11,921	2,620	2,406
	NP	9,599	....	6,285	17,973	202	24,611
	TOTAL, 1982						
	P	2,238,623	107,931	2,672,305	14,318,256	2,951,367	9,456,275
	NP	553,573	2,719	6,161,496	1,871,664	87,112	18,453,637

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS: NEW CONTRACTS - NOUVEAUX CONTRATS: NUMBER OF POLICIES - NOMBRE DE POLICES	NUMBER OF CERTIFICATES - NOMBRE DE CERTIFICATS	AMOUNT - MONTANT	EXISTING CONTRACTS-CONTRATS EXISTANTS: NUMBER OF POLICIES - NOMBRE DE POLICES	NUMBER OF CERTIFICATES - NOMBRE DE CERTIFICATS	AMOUNT - MONTANT	TOTAL NEW EFFECTED - TOTAL DES EMISSIONS
		$	$	$	$	$	$	$
1	ABBEY LIFE OF CANADA	...	...	...	...	...	...	...
2	ACADIA LIFE	...	...	...	...	...	...	...
3	ALLIANCE MUTUELLE	299	224,347	1,422,740	...	425	75,327	1,498,067
4	ALLSTATE LIFE OF CANADA	48	3,354	92,478	...	...	...	92,478
5	ASSUR.-VIE DESJARDINS	885	106,729	2,070,821	...	...	41,495	2,112,316
6	ATLANTIC MUTUAL LIFE	121	3,605	96,388	...	40	1,287	97,675
7	CANADA LIFE	955	48,618	1,507,052	...	18,005	1,445,487	2,952,539
8	CANADIAN GENERAL LIFE	17	80,168	758,397	...	...	...	758,397
9	CANADIAN REASSURANCE	7,086	413,711	731,387	...	...	...	731,387
10	CHRYSLER LIFE	...	2,163	14,128	...	...	...	14,128
11	CITADEL LIFE	218	13,609	471,513	...	...	...	471,513
12	COLONIA LIFE	...	...	...	...	...	...	...
13	COMMERCIAL LIFE	105	2,245	45,960	...	...	104	46,064
14	LA SAUVEGARDE	228	5,114	108,326	...	...	...	108,326
15	CONFEDERATION LIFE	257	89,750	3,022,889	-3	8,974	1,126,940	4,149,829
16	LES COOPERANTS	180	8,573	165,926	...	...	...	165,926
17	CO-OPERATORS LIFE	110	36,495	28,751	...	...	...	28,751
18	CROWN LIFE	1,762	115,471	2,571,917	...	19,985	982,525	3,554,442
19	CUMIS LIFE	195	63,622	274,538	...	...	...	274,538
20	DOMINION LIFE	497	14,046	358,360	...	...	...	358,360
21	DOMINION OF CANADA GENERAL	75	2,805	22,841	...	...	...	22,841
22	EATON BAY LIFE	10	3,069	73,618	...	1,358	60,780	134,398
23	EQUITABLE LIFE OF CANADA	93	2,937	83,359	...	179	16,021	99,380
24	EXCELSIOR LIFE	383	23,090	654,570	...	1,483	260,210	914,780
25	FAMILY LIFE	...	...	...	...	...	...	...
26	FIDELITY LIFE	21	346	13,877	...	...	...	13,877
27	FINANCIAL LIFE	...	...	...	...	...	...	...
28	GLACIER NATIONAL LIFE	...	...	...	...	...	...	...
29	GREAT LAKES REINSURANCE	...	...	...	...	...	...	...
30	GREAT-WEST LIFE	1,980	215,379	4,109,347	...	35,750	3,620,886	7,730,233
31	IMPERIAL LIFE	259	10,105	418,988	...	1,571	144,516	563,504
32	INA LIFE OF CANADA	16	6,733	91,663	...	...	...	91,663
33	LAURIER LIFE	28	8,243	66,078	...	...	...	66,078
34	LONDON LIFE	1,304	41,012	1,812,109	...	4,740	583,159	2,395,268
35	MANUFACTURERS LIFE	798	24,885	562,131	...	3,175	40,949	603,080
36	MARITIME LIFE	29	22,598	459,092	...	...	...	459,092
37	MONARCH LIFE	139	1,526	47,847	...	...	...	47,847
38	MONTREAL LIFE	3	112	1,885	...	479	23,759	25,644
39	MONY LIFE	...	...	...	...	...	...	...
40	MUTUAL LIFE OF CANADA	506	15,163	714,263	...	1,333	463,928	1,178,191
41	NATIONAL LIFE OF CANADA	500	14,480	483,466	...	2,356	134,771	618,237
42	LA NATIONALE	153	2,452	29,437	...	598	69,048	98,485
43	NORTH AMERICAN LIFE	191	32,746	1,973,303	...	1,023	100,839	2,074,142
44	NORTH WEST LIFE	...	...	...	...	...	...	...
45	NORTHERN LIFE	13	1,167	30,394	...	603	46,945	77,339
46	OCCIDENTAL LIFE	...	...	...	...	...	...	...
47	PIONEER LIFE	...	...	...	...	...	...	...
48	PITTS LIFE	93	3,876	19,112	...	...	...	19,112
49	PRINCIPAL LIFE	...	...	...	...	...	...	...
50	RELIABLE LIFE	...	15,507	587,078	...	...	...	587,078
51	SOVEREIGN LIFE	...	...	...	...	...	...	...
52	SUN LIFE	1,365	200,742	5,747,579	...	25,324	2,718,451	8,466,030
53	TORONTO MUTUAL LIFE	...	...	...	...	...	...	...
54	TRAVELERS LIFE OF CANADA	627	15,670	318,693	...	1,565	104,037	422,730
55	WAWANESA MUTUAL LIFE	15	1,141	42,037	...	...	...	42,037
56	WESTERN LIFE	...	...	...	...	...	...	...
57	ZURICH LIFE	154	4,812	117,476	...	1,378	73,370	190,846
	TOTAL, 1982	21,818	1,902,218	32,221,814	-3	130,344	12,134,834	44,356,648
	TOTAL, 1981	13,829	1,817,284	26,486,458	4	136,862	10,824,922	37,411,380

1982 COMPAGNIES CANADIENNES - CANADIAN COMPANIES ('000)
TABLEAU XLVII - ANALYSE DE L'ASSURANCE COLLECTIVE EMISE ET EN VIGUEUR (BRUTE)

IN FORCE - EN VIGUEUR

NO. - NO.	EMPLOYEES - EMPLOYES: GROUP TERM - COLLECTIVE TEMPORAIRE	EMPLOYEES - EMPLOYES: GROUP PERMANENT - COLLECTIVE PERMANENTE	CREDITORS,ETC-EPARGNANTS,ETC: GROUP TERM - COLLECTIVE TEMPORAIRE	CREDITORS,ETC-EPARGNANTS,ETC: GROUP PERMANENT - COLLECTIVE PERMANENTE	OTHER - AUTRE: GROUP TERM - COLLECTIVE TEMPORAIRE	OTHER - AUTRE: GROUP PERMANENT - COLLECTIVE PERMANENTE	TOTAL: GROUP TERM - COLLECTIVE TEMPORAIRE	TOTAL: GROUP PERMANENT - COLLECTIVE PERMANENTE	TOTAL IN FORCE - TOTAL EN VIGUEUR
	$	$	$	$	$	$	$	$	$
1	....	....	....	....	103	....	103	....	103
2	....	....	....	....	....	....	....	....	....
3	2,925,497	....	....	....	378,906	....	3,304,403	....	3,304,403
4	1,274,854	113	....	....	20,258	....	1,295,112	113	1,295,225
5	6,038,737	....	8,180,145	....	137,595	....	14,356,477	....	14,356,477
6	576,800	92	....	....	....	....	576,800	92	576,892
7	....	22,324,414	6,006,155	....	35,248	2,267,847	6,041,403	24,592,261	30,633,664
8	115,352	....	299,794	....	1,743,782	....	2,158,928	....	2,158,928
9	943,476	....	1,311	....	107,320	....	1,052,107	....	1,052,107
10	....	....	38,539	....	....	....	38,539	....	38,539
11	1,117,677	....	20,216	....	344,360	11,488	1,482,253	11,488	1,493,741
12	....	....	....	....	....	....	....	....	....
13	157,018	1,419	237,784	....	9,371	....	404,173	1,419	405,592
14	3,087,606	301	274,914	....	736,424	26,771	4,098,944	27,072	4,126,016
15	31,705,960	35,380	1,724,483	....	3,735,141	....	37,165,584	35,380	37,200,964
16	1,051,922	....	942,623	....	354,273	....	2,348,818	....	2,348,818
17	1,999,542	....	2,425,217	....	473,679	....	4,898,438	....	4,898,438
18	18,930,732	124,310	1,035,444	....	1,943,886	....	21,910,062	124,310	22,034,372
19	....	....	....	....	3,555,863	....	3,555,863	....	3,555,863
20	3,559,424	5,092	747	....	213,633	....	3,773,804	5,092	3,778,896
21	289,883	....	470,396	....	....	....	760,279	....	760,279
22	2,447,607	1,350	131,937	....	....	....	2,579,544	1,350	2,580,894
23	461,693	80	2,245,192	....	22,785	....	2,729,670	80	2,729,750
24	6,288,558	30,817	1,049,816	....	1,078,564	....	8,416,938	30,817	8,447,755
25	1,172	....	....	....	....	....	1,172	....	1,172
26	524,037	969	152,958	....	465,380	....	1,142,375	969	1,143,344
27	....	....	22,306	....	....	....	22,306	....	22,306
28	....	....	....	....	....	....	....	....	....
29	....	....	....	....	....	....	....	....	....
30	54,064,498	226,671	1,911,466	....	2,121,421	....	58,097,385	226,671	58,324,056
31	3,743,022	41,504	1,135,784	....	1,779,406	....	6,658,212	41,504	6,699,716
32	169,047	....	....	....	42,566	....	211,613	....	211,613
33	104,815	22	....	....	159,822	....	264,637	22	264,659
34	15,351,660	35,008	....	....	224,850	....	15,576,510	35,008	15,611,518
35	7,087,099	189,149	386,423	....	8,677	39	7,482,199	189,188	7,671,387
36	7,343,847	4,805	610,829	....	144,964	211	8,099,640	5,016	8,104,656
37	201,956	122	....	....	....	....	201,956	122	202,078
38	261,110	....	1,345	....	5,808	....	268,263	....	268,263
39	....	....	....	....	....	....	....	....	....
40	11,414,998	30,377	975,601	....	299,900	....	12,690,499	30,377	12,720,876
41	4,181,814	6,584	2,142,991	....	1,100,654	9,277	7,425,459	15,861	7,441,320
42	363,779	....	192,289	....	50	....	556,118	....	556,118
43	4,757,338	227	....	....	6,350,831	....	11,108,169	227	11,108,396
44	29,188	....	2,849	....	11,707	....	43,744	....	43,744
45	949,013	201	27,616	....	149,650	15	1,126,279	216	1,126,495
46	....	....	....	....	....	....	....	....	....
47	....	....	....	....	....	....	....	....	....
48	53,717	....	....	....	16,841	....	70,558	....	70,558
49	....	....	....	....	....	....	....	....	....
50	....	....	543,715	....	....	....	543,715	....	543,715
51	....	....	854	....	....	....	854	....	854
52	47,590,894	93,654	5,203,359	....	1,050,011	....	53,844,264	93,654	53,937,918
53	....	....	....	....	....	....	....	....	....
54	....	2,655,569	....	279,468	....	....	....	2,935,037	2,935,037
55	126,651	....	....	....	57,249	....	183,900	....	183,900
56	....	....	....	....	....	....	....	....	....
57	1,135,901	922	....	....	5,190	....	1,141,091	922	1,142,013
	242,427,894	25,808,152	38,385,098	279,468	28,886,168	2,315,648	309,709,160	28,404,268	338,113,428
	229,451,080	23,411,181	41,237,503	278,495	26,590,308	2,249,885	297,278,881	25,839,571	323,218,462

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLVIII - ANALYSIS OF GROUP INSURANCE - NEW EFFECTED AND IN FORCE IN CANADA (GROSS BASIS)

NO. - NO.	COMPANY - COMPAGNIE	NEW EFFECTED - EMISSIONS: NEW CONTRACTS - NOUVEAUX CONTRATS: NUMBER OF POLICIES - NOMBRE DE POLICES	NUMBER OF CERTIFICATES - NOMBRE DE CERTIFICATS	AMOUNT - MONTANT	EXISTING CONTRACTS-CONTRATS EXISTANTS: NUMBER OF POLICIES - NOMBRE DE POLICES	NUMBER OF CERTIFICATES - NOMBRE DE CERTIFICATS	AMOUNT - MONTANT	TOTAL NEW EFFECTED - TOTAL DES EMISSIONS
				$			$	$
	--BRITISH - BRITANNIQUES--							
1	COMMERCIAL UNION	61	1,762	24,350	...	...	...	24,350
2	CO-OPERATIVE INSURANCE	17	31	1,415	...	...	...	1,415
3	MERCANTILE AND GENERAL	31	9,238	265,074	...	...	...	265,074
4	MUTUAL LIFE & CITIZENS'	...	...	...	...	...	...	...
5	NRG LONDON REINSURANCE	...	...	...	...	...	...	...
6	NORWICH UNION LIFE	77	1,441	30,102	...	...	...	30,102
7	PHOENIX ASSURANCE	...	...	...	...	...	...	...
8	PRUDENTIAL (OF ENGLAND)	182	22,609	759,420	...	...	43,388	802,808
9	ROYAL LIFE	...	...	...	...	...	...	...
10	STANDARD LIFE	18	97	4,410	...	...	...	4,410
11	SUN ALLIANCE AND LONDON	...	...	...	...	...	...	...
12	VICTORY	210	5,009	63,848	...	...	...	63,848
	TOTAL, 1982	**596**	**40,187**	**1,148,619**	...	...	**43,388**	**1,192,007**
	TOTAL, 1981	**650**	**42,156**	**823,187**	...	...	**39,379**	**862,566**
	--FOREIGN - ETRANGERES--							
1	A.G.F. REASSURANCES	...	...	...	...	598	6,905	6,905
2	ABEILLE-PAIX	...	...	...	...	...	...	...
3	AETNA LIFE	5	253	2,900	1	732	75,959	78,859
4	ALEXANDER HAMILTON	1	50,546	105,713	...	...	...	105,713
5	ALLSTATE LIFE	...	...	...	...	...	...	...
6	AMERICAN BANKERS LIFE	...	8,298	7,445	...	...	...	7,445
7	AMERICAN HEALTH & LIFE	...	...	...	...	...	...	...
8	AMERICAN LIFE	1	287	359	...	...	...	359
9	AMERICAN NATIONAL	...	...	...	...	...	...	...
10	AMERICAN UNITED LIFE	...	...	...	...	...	...	...
11	BANKERS LIFE & CASUALTY	...	...	...	...	...	...	...
12	BANKERS LIFE	...	...	...	...	...	...	...
13	BENEFICIAL STANDARD	...	...	...	...	...	...	...
14	BUSINESS MEN'S	...	...	...	...	...	...	...
15	CAPITOL LIFE	...	...	...	...	415	17,241	17,241
16	CAROLINA LIFE	...	...	...	...	...	...	...
17	CHARTER NATIONAL	...	...	...	...	...	...	...
18	COLLEGE RETIREMENT	...	...	...	...	...	...	...
19	COLOGNE LIFE RE	...	...	...	...	...	...	...
20	COMBINED	...	240	11,474	...	...	...	11,474
21	CONNECTICUT GENERAL	5	100	2,394	...	...	397	2,791
22	CONTINENTAL ASSURANCE	...	...	...	...	...	...	...
23	CREDIT LIFE	...	...	...	...	...	...	...
24	CUNA MUTUAL	...	...	...	...	...	...	...
25	EQUITABLE LIFE OF U.S.	...	...	...	...	3,081	180,770	180,770
26	FEDERATED LIFE	...	...	...	...	...	...	...
27	FIREMAN'S FUND LIFE	...	...	...	...	...	...	...
28	FORD LIFE	...	6,226	56,469	...	...	...	56,469
29	FRANKLIN LIFE	...	...	...	...	...	...	...
30	FRANKONA REINSURANCE CO.	...	...	...	...	...	...	...
31	GAN-VIE CIE FRANCAISE	...	...	...	...	...	...	...
32	GENERAL AMERICAN LIFE	1	611	9,570	...	...	...	9,570
33	GENERAL REASSURANCE	...	...	...	...	...	...	...
34	GLOBE LIFE	...	...	...	...	...	...	...
35	HARTFORD LIFE	...	...	...	...	...	...	...
36	JOHN ALDEN LIFE	...	...	...	...	...	...	...
37	JOHN HANCOCK	1	100	9,863	...	12	900	10,763
38	LIFE OF NORTH AMERICA	...	...	...	...	...	...	...
39	LIFE INVESTORS	...	...	...	...	...	...	...
40	LINCOLN NATIONAL	...	...	...	...	...	...	...
41	MACCABEES MUTUAL	...	...	...	...	...	...	...
42	MASSACHUSETTS GENERAL	...	...	...	...	...	...	...
43	MASSACHUSETTS MUTUAL	...	...	...	...	...	...	...
44	METROPOLITAN LIFE	373	43,175	1,337,110	...	553	612,257	1,949,367
45	MIC LIFE	...	...	...	...	...	...	...
46	MINISTERS LIFE & CAS	...	...	...	...	...	...	...
47	MINNESOTA MUTUAL LIFE	4	22	133	...	...	...	133
48	MUNICH REINSURANCE	210	5,009	63,848	...	...	...	63,848
49	MUTUAL LIFE OF NY	...	...	...	...	...	...	...
50	MUTUAL OF OMAHA	47	2,774	90,012	...	...	...	90,012
51	MUTUELLE GENERALE	153	2,452	12,254	...	598	13,810	26,064
52	NATIONAL FIDELITY LIFE	...	...	...	...	...	...	...

1982 COMPAGNIES BRITANNIQUES ET ETRANGERES - BRITISH AND FOREIGN COMPANIES ('000)
TABLEAU XLVIII - ANALYSE DE L'ASSURANCE COLLECTIVE EMISE ET EN VIGUEUR AU CANADA (BRUTE)

IN FORCE - EN VIGUEUR

NO. - NO.	EMPLOYEES - EMPLOYES: GROUP TERM - COLLECTIVE TEMPORAIRE	EMPLOYEES - EMPLOYES: GROUP PERMANENT - COLLECTIVE PERMANENTE	CREDITORS,ETC-EPARGNANTS,ETC: GROUP TERM - COLLECTIVE TEMPORAIRE	CREDITORS,ETC-EPARGNANTS,ETC: GROUP PERMANENT - COLLECTIVE PERMANENTE	OTHER - AUTRE: GROUP TERM - COLLECTIVE TEMPORAIRE	OTHER - AUTRE: GROUP PERMANENT - COLLECTIVE PERMANENTE	TOTAL: GROUP TERM - COLLECTIVE TEMPORAIRE	TOTAL: GROUP PERMANENT - COLLECTIVE PERMANENTE	TOTAL IN FORCE - TOTAL EN VIGUEUR
	$	$	$	$	$	$	$	$	$
1	599,317	329	271,737	...	131,421	...	1,002,475	329	1,002,804
2	39,772	...	...	...	...	...	39,772	...	39,772
3	968,525	...	350,049	...	829,897	...	2,148,471	...	2,148,471
4	...	...	...	...	...	...	...	...	...
5	...	...	...	...	...	...	...	...	...
6	263,621	933	...	...	...	...	263,621	933	264,554
7	...	...	...	...	...	...	...	...	...
8	2,918,326	459	184,158	...	228,608	...	3,331,092	459	3,331,551
9	162,763	...	...	...	...	...	162,763	...	162,763
10	498,414	415	...	...	331,966	...	830,380	415	830,795
11	32,200	...	...	...	...	...	32,200	...	32,200
12	418,243	...	3,090	...	106,906	...	528,239	...	528,239
	5,801,181	2,136	809,034	...	1,628,798	...	8,339,013	2,136	8,341,149
	5,386,213	1,881	423,716	...	1,326,123	...	7,136,052	1,881	7,137,933
1	16,317	...	...	...	...	...	16,317	...	16,317
2	...	...	...	...	...	...	...	...	...
3	3,227,076	18,001	...	...	70,820	...	3,297,896	18,001	3,315,897
4	...	...	155,789	...	...	...	155,789	...	155,789
5	11,980	1,420	...	...	...	...	11,980	1,420	13,400
6	...	...	105,487	...	...	...	105,487	...	105,487
7	...	...	511	...	...	...	511	...	511
8	7,787	...	...	...	354	...	8,141	...	8,141
9	...	...	...	...	...	...	...	...	...
10	...	...	...	...	...	...	...	...	...
11	...	...	...	...	...	...	...	...	...
12	45,768	182	...	...	...	...	45,768	182	45,950
13	...	...	...	...	...	...	...	...	...
14	...	...	...	...	...	...	...	...	...
15	38,136	...	...	...	...	...	38,136	...	38,136
16	...	...	...	...	...	...	...	...	...
17	...	...	...	...	...	...	...	...	...
18	...	...	...	...	...	...	...	...	...
19	...	...	...	...	...	...	...	...	...
20	36,787	...	...	...	...	...	36,787	...	36,787
21	132,896	118	33,965	...	17,668	...	184,529	118	184,647
22	14,757	79	...	...	8,817	...	23,574	79	23,653
23	...	...	...	...	...	...	...	...	...
24	51,415	...	242,453	...	914	...	294,782	...	294,782
25	1,206,341	21	...	...	...	...	1,206,341	21	1,206,362
26	14,162	...	...	...	...	...	14,162	...	14,162
27	...	...	...	...	...	...	...	...	...
28	...	...	207,933	...	...	...	207,933	...	207,933
29	...	...	...	...	...	...	...	...	...
30	...	...	...	...	...	...	...	...	...
31	...	...	...	...	...	...	...	...	...
32	7,623	...	...	...	9,570	...	17,193	...	17,193
33	...	...	...	...	...	...	...	...	...
34	2,244	1,699	54	...	...	7,948	2,298	9,647	11,945
35	10,955	...	...	...	...	...	10,955	...	10,955
36	1,940	...	...	...	...	...	1,940	...	1,940
37	594,166	...	4,607	...	159	...	598,932	...	598,932
38	59,431	...	...	...	1,072	...	60,503	...	60,503
39	153,204	...	56,458	...	...	...	209,662	...	209,662
40	295,000	...	...	...	...	...	295,000	...	295,000
41	...	...	105	...	...	...	105	...	105
42	...	...	...	...	...	...	...	...	...
43	26,920	...	20	...	...	...	26,940	...	26,940
44	12,996,765	412	1,539,111	...	...	...	14,535,876	412	14,536,288
45	...	...	...	...	...	...	...	...	...
46	...	...	...	...	...	...	...	...	...
47	570	...	1,203	...	2,607	...	4,380	...	4,380
48	418,243	...	3,090	...	106,906	...	528,239	...	528,239
49	962	...	4,767	...	...	...	5,729	...	5,729
50	1,198,242	...	412,566	...	219,816	...	1,830,624	...	1,830,624
51	118,587	...	75,910	...	35	...	194,532	...	194,532
52	...	...	...	...	...	...	...	...	...

1982 BRITISH AND FOREIGN COMPANIES - COMPAGNIES BRITANNIQUES ET ETRANGERES ('000)
TABLE XLVIII - ANALYSIS OF GROUP INSURANCE - NEW EFFECTED AND IN FORCE IN CANADA (GROSS BASIS)

	NEW EFFECTED - EMISSIONS						
	NEW CONTRACTS - NOUVEAUX CONTRATS			EXISTING CONTRACTS-CONTRATS EXISTANTS			
NO. - NO. COMPANY - COMPAGNIE	NUMBER OF POLICIES - NOMBRE DE POLICES	NUMBER OF CERTIFICATES - NOMBRE DE CERTIFICATS	AMOUNT - MONTANT	NUMBER OF POLICIES - NOMBRE DE POLICES	NUMBER OF CERTIFICATES - NOMBRE DE CERTIFICATS	AMOUNT - MONTANT	TOTAL NEW EFFECTED - TOTAL DES EMISSIONS
	$	$	$	$	$	$	$
53 NEW ENGLAND MUTUAL LIFE.......	....	....	....	....	....	....	....
54 NEW YORK LIFE................	65	1,786	47,615	....	1,048	369,454	417,069
55 NORTH AMER. LIFE & CAS........	....	408	19,494	....	....	....	19,494
56 NORTH AMERICAN REASSUR........	....	....	....	....	....	....	....
57 OLD REPUBLIC LIFE.............	....	....	....	....	23,435	72,581	72,581
58 PACIFIC MUTUAL LIFE...........	....	....	....	....	....	....	....
59 PATRIOT LIFE..................	26	121	814	....	....	....	814
60 PAUL REVERE LIFE..............	....	....	....	....	....	....	....
61 PENN MUTUAL LIFE..............	....	....	....	....	....	....	....
62 PENNSYLVANIA LIFE.............	....	....	....	....	....	....	....
63 PHOENIX MUTUAL LIFE...........	....	....	....	....	....	....	....
64 PIERCE NATIONAL LIFE..........	....	....	....	....	....	....	....
65 PROVIDENT LIFE AND ACC........	6	363	9,703	....	24	420	10,123
66 PRUDENTIAL OF AMERICA.........	581	47,819	1,520,935	....	16,174	574,771	2,095,706
67 SAFECO LIFE...................	....	3	148	....	....	....	148
68 SOCIETE COMMERCIALE...........	....	....	....	....	598	34,524	34,524
69 STATE FARM LIFE...............	....	....	....	....	....	....	....
70 STATE MUTUAL LIFE.............	....	....	....	....	....	....	....
71 STOREBRAND INTERNATIONAL......	....	....	....	....	....	....	....
72 SWISS REINSURANCE.............	3	3	127	....	....	....	127
73 TEACHERS......................	....	....	....	....	....	....	....
74 TRANSAMERICA OCCIDENTAL.......	45	850	15,718	1	7	27,899	43,617
75 TRAVELERS INSURANCE...........	3	16,081	264,600	....	1,778	99,911	364,511
76 UNIONE ITALIANA...............	....	....	....	....	....	....	....
77 UNION MUTUAL LIFE.............	....	46	713	....	....	....	713
78 UNIONMUTUAL STOCK LIFE........	....	....	....	....	....	....	....
79 UNITED AMERICAN...............	....	....	....	....	....	....	....
80 UNITED OF OMAHA LIFE..........	....	....	....	....	....	....	....
81 WASHINGTON NATIONAL...........	....	....	....	....	....	....	....
82 WINTERTHUR LIFE...............	218	13,609	35,363	....	....	....	35,363
TOTAL, 1982..................	**1,748**	**201,182**	**3,624,774**	**2**	**49,053**	**2,087,799**	**5,712,573**
TOTAL, 1981..................	**1,999**	**257,603**	**4,336,616**	**27**	**68,253**	**1,055,151**	**5,391,767**

1982 COMPAGNIES BRITANNIQUES ET ETRANGERES - BRITISH AND FOREIGN COMPANIES ('000)
TABLEAU XLVIII - ANALYSE DE L'ASSURANCE COLLECTIVE EMISE ET EN VIGUEUR AU CANADA (BRUTE)

IN FORCE - EN VIGUEUR

NO. - NO.	EMPLOYEES - EMPLOYES		CREDITORS,ETC-EPARGNANTS,ETC		OTHER - AUTRE		TOTAL		TOTAL IN FORCE - TOTAL EN VIGUEUR
	GROUP TERM - COLLECTIVE TEMPORAIRE	GROUP PERMANENT - COLLECTIVE PERMANENTE	GROUP TERM - COLLECTIVE TEMPORAIRE	GROUP PERMANENT - COLLECTIVE PERMANENTE	GROUP TERM - COLLECTIVE TEMPORAIRE	GROUP PERMANENT - COLLECTIVE PERMANENTE	GROUP TERM - COLLECTIVE TEMPORAIRE	GROUP PERMANENT - COLLECTIVE PERMANENTE	
	$	$	$	$	$	$	$	$	$
53	12,414	....	....	....	....	....	12,414	....	12,414
54	516,720	30	....	....	1,728,861	....	2,245,581	30	2,245,611
55	178,873	240	....	....	....	....	178,873	240	179,113
56	....	....	....	....	....	....	....	....	....
57	....	....	118,065	....	....	....	118,065	....	118,065
58	525	....	....	....	7,087	....	7,612	....	7,612
59	....	....	259,295	....	....	....	259,295	....	259,295
60	76,561	....	....	....	....	....	76,561	....	76,561
61	....	....	....	....	....	....	....	....	....
62	....	....	194,076	....	....	....	194,076	....	194,076
63	....	....	....	....	....	....	....	....	....
64	....	....	....	....	....	....	....	....	....
65	254,519	99	....	....	2,988	....	257,507	99	257,606
66	12,743,520	1,587	3,380,028	....	624,519	79	16,748,067	1,666	16,749,733
67	....	....	....	....	....	7,842	....	7,842	7,842
68	130,051	....	64,967	....	....	....	195,018	....	195,018
69	56,527	....	550	....	....	....	57,077	....	57,077
70	24,059	....	....	....	....	....	24,059	....	24,059
71	....	....	....	....	....	....	....	....	....
72	33,771	....	....	....	....	....	33,771	....	33,771
73	....	....	....	....	....	....	....	....	....
74	355,534	48	39,852	....	41,163	....	436,549	48	436,597
75	2,863,424	1,706	337,158	....	....	....	3,200,582	1,706	3,202,288
76	....	....	....	....	....	....	....	....	....
77	394	....	....	....	64,269	....	64,663	....	64,663
78	....	....	....	....	....	....	....	....	....
79	....	....	....	....	....	....	....	....	....
80	238	....	....	....	....	....	238	....	238
81	18	....	....	....	....	....	18	....	18
82	83,826	....	1,516	....	25,827	862	111,169	862	112,031
	38,019,248	25,642	7,239,536	....	2,933,452	16,731	48,192,236	42,373	48,234,609
	36,697,239	38,129	6,387,065	....	3,009,830	15,480	46,094,134	53,609	46,147,743

1982 HISTORICAL DATA - DONNEES HISTORIQUES ('000)
TABLE XLIX - LIFE INSURANCE AND ANNUITY PREMIUMS IN CANADA, 1875-1982 (NET AMOUNTS)
TABLEAU XLIX - PRIMES D'ASSURANCE-VIE ET DE RENTES AU CANADA, 1875-1982 (MONTANTS NETS)

YEAR - EXERCICE	CANADIAN COMPANIES - COMPAGNIES CANADIENNES		BRITISH COMPANIES - COMPAGNIES BRITANNIQUES		FOREIGN COMPANIES - COMPAGNIES ETRANGERES		TOTAL - TOTAL	
	INDIVIDUAL; INDUSTRIAL - INDIVIDUELLE; INDUSTRIELLE	GROUP - COLLECTIVE	INDIVIDUAL; INDUSTRIAL - INDIVIDUELLE; INDUSTRIELLE	GROUP - COLLECTIVE	INDIVIDUAL; INDUSTRIAL - INDIVIDUELLE; INDUSTRIELLE	GROUP - COLLECTIVE	INDIVIDUAL; INDUSTRIAL - INDIVIDUELLE; INDUSTRIELLE	GROUP - COLLECTIVE
	$	$	$	$	$	$	$	$
1875	707	....	623	....	1,552	....	2,882	....
1880	1,039	....	580	....	1,102	....	2,721	....
1885	2,093	....	804	....	1,723	....	4,620	....
1890	3,921	....	1,022	....	3,061	....	8,004	....
1895	5,703	....	1,137	....	3,452	....	10,292	....
1900	9,373	....	1,372	....	4,261	....	15,007	....
1905	13,947	....	1,500	....	6,633	....	22,081	....
1910	19,952	....	1,580	....	8,239	....	29,772	....
1915	28,546	....	2,072	....	14,489	....	45,107	....
1920	57,255	135	2,776	....	29,740	518	89,771	653
1925	93,620	697	4,127	....	47,488	652	145,235	1,349
1930	140,088	3,728	4,936	....	72,017	1,927	217,041	5,655
1935	130,260	4,936	4,960	12	65,819	2,163	201,039	7,112
1940	130,065	8,884	4,766	12	66,740	3,670	201,572	12,565
1945	169,819	20,995	6,429	242	85,213	6,523	261,460	27,760
1950	245,571	41,229	11,808	8,721	105,186	16,655	362,565	66,606
1951	258,619	66,719	12,110	9,883	111,740	16,660	382,468	93,262
1952	274,385	57,562	13,640	11,675	118,047	19,235	406,073	88,473
1953	292,710	69,730	15,494	13,970	124,044	21,374	432,247	105,074
1954	313,597	77,229	17,466	18,090	130,593	24,409	461,657	119,728
1955	334,999	86,292	20,069	20,379	137,909	26,359	492,977	133,029
1956	359,137	99,368	23,152	23,499	145,573	31,042	527,862	153,907
1957	380,089	119,247	24,346	24,346	153,810	37,234	558,245	180,828
1958	403,252	142,383	27,027	28,648	161,735	38,957	592,014	209,988
1959	425,861	175,543	31,870	31,056	171,472	43,374	629,203	249,974
1960	446,595	173,899	31,852	34,994	176,075	43,122	654,521	252,016
1961	474,502	188,661	37,978	38,895	184,593	44,808	697,073	272,364
1962	499,042	203,777	39,025	43,122	193,083	49,805	731,149	295,704
1963	525,226	215,830	44,098	48,448	201,361	50,817	770,685	315,095
1964	553,668	254,147	48,930	49,985	210,946	56,209	813,544	360,341
1965	581,143	275,229	50,595	51,927	219,495	63,007	851,234	390,163
1966	606,404	263,807	54,312	41,346	230,771	69,717	891,488	374,870
1967	638,384	278,248	60,293	43,354	238,391	78,829	937,068	400,432
1968	677,460	313,336	65,392	45,711	249,424	86,492	992,276	445,539
1969	697,479	303,202	71,619	48,614	256,675	93,377	1,025,773	445,193
1970	816,363	435,546	79,628	61,258	262,714	109,486	1,158,705	606,290
1971	896,248	548,232	81,459	78,525	291,676	116,798	1,269,383	743,555
1972	976,542	641,368	99,645	104,881	306,277	125,162	1,382,464	871,411
1973	1,164,750	742,543	117,294	116,216	319,728	133,541	1,601,772	992,300
1974	1,321,652	818,121	134,174	127,907	339,927	157,077	1,795,753	1,103,105
1975	1,476,282	980,075	160,499	149,628	374,845	157,692	2,011,626	1,287,395
1976	1,696,838	1,180,446	167,110	165,347	392,709	170,946	2,256,657	1,516,739
1977	1,879,067	1,373,477	190,591	204,631	419,805	154,232	2,489,462	1,732,340
1978	2,136,303	1,522,879	207,287	225,530	456,931	176,388	2,800,520	1,924,796
1979	2,453,586	1,639,542	205,847	240,298	496,374	177,783	3,155,807	2,057,624
1980	2,990,813	1,814,790	230,800	325,429	532,957	180,798	3,754,570	2,321,017
1981	4,211,353	2,261,207	271,921	328,875	583,995	233,122	5,067,269	2,823,204
1982	3,669,351	2,626,170	326,716	379,076	588,817	226,798	4,584,884	3,232,044

1982 HISTORICAL DATA - DONNEES HISTORIQUES ('000)
TABLE L - CLAIMS INCURRED AND DIVIDENDS TO POLICYHOLDERS IN CANADA, 1875-1982 (NET AMOUNTS)
TABLEAU L - RECLAMATIONS REALISEES ET PARTICIPATIONS AU CANADA, 1875-1982 (MONTANTS NETS)
CANADIAN COMPANIES - COMPAGNIES CANADIENNES

YEAR - EXERCISE	DEATH CLAIMS - RECLAMATIONS MORTUAIRES	DISABILITY CLAIMS - INDEMNITES EN CAS D'INCAPACITE	MATURED ENDOWMENTS - DOTATIONS ECHUES	ANNUITY PAYMENTS - PAIEMENTS DE RENTES	SURRENDER VALUES - RACHATS	DIVIDENDS - PARTICIPATIONS	TOTAL - TOTAL
	$	$	$	$	$	$	$
1875	152	...	...	...	1	...	153
1880	279	...	12	2	43	77	412
1885	628	...	7	6	132	147	919
1890	1,104	...	73	10	137	729	2,052
1895	1,334	...	251	13	336	913	2,847
1900	2,441	...	659	69	415	1,149	4,733
1905	3,260	...	1,200	101	759	1,496	6,817
1910	3,995	...	2,447	119	2,003	2,356	10,919
1915	6,166	...	3,749	155	5,016	4,254	19,340
1920	10,153	9	4,330	185	5,359	6,008	26,044
1925	13,301	204	5,906	324	14,255	13,816	47,805
1930	27,131	1,065	7,881	789	24,675	29,189	90,730
1935	26,142	1,739	8,395	1,506	44,562	19,453	101,797
1940	31,356	2,015	13,865	2,515	36,243	19,454	105,449
1945	43,234	1,955	15,974	3,646	18,860	18,831	102,500
1950	56,387	2,122	22,423	6,188	39,343	27,410	153,873
1951	61,699	2,057	21,937	6,815	41,969	29,391	163,868
1952	66,143	2,258	19,806	7,634	43,373	31,957	171,170
1953	71,455	2,438	19,200	8,397	47,547	34,634	183,671
1954	80,169	2,515	21,785	9,384	52,342	38,773	204,970
1955	82,298	2,436	23,220	10,742	55,960	43,681	218,336
1956	92,715	2,571	25,693	11,783	62,890	51,454	247,106
1957	101,037	2,810	29,347	13,098	76,751	57,366	280,409
1958	106,590	3,166	29,473	15,383	82,451	62,367	301,449
1959	119,476	3,283	29,805	17,617	100,497	68,521	339,200
1960	130,595	3,426	33,388	19,908	110,537	75,245	373,099
1961	145,076	3,634	34,460	22,753	113,196	82,939	402,059
1962	155,177	4,084	37,309	26,239	120,289	91,024	434,122
1963	176,909	4,534	39,482	30,669	129,813	98,773	480,179
1964	181,950	4,589	43,882	35,965	157,565	107,623	531,574
1965	205,927	4,999	48,326	41,908	169,283	120,252	590,695
1966	220,847	5,100	50,266	48,597	206,268	127,211	658,290
1967	243,546	6,085	52,785	55,170	203,358	140,807	701,730
1968	261,554	6,450	51,572	61,972	247,172	150,303	779,024
1969	283,603	7,261	49,198	68,135	292,976	161,490	862,663
1970	301,087	8,416	48,234	79,987	283,887	160,443	882,055
1971	321,498	9,946	50,167	91,368	250,274	168,852	892,105
1972	353,965	10,601	52,664	108,231	263,985	177,034	966,480
1973	399,555	11,879	56,151	129,388	260,908	193,118	1,050,999
1974	434,016	13,385	54,952	161,598	326,622	213,856	1,204,429
1975	497,119	17,147	53,859	201,013	333,988	232,238	1,335,364
1976	539,609	20,862	57,018	247,693	443,840	251,252	1,560,274
1977	605,790	25,699	55,871	300,095	483,827	287,396	1,758,678
1978	666,970	30,360	56,922	359,818	661,554	316,576	2,092,200
1979	736,803	33,955	56,279	425,427	761,511	363,867	2,378,242
1980	797,341	47,028	57,835	530,918	1,122,996	407,109	2,963,225
1981	899,964	54,600	55,434	689,386	1,907,882	539,622	4,146,888
1982	969,047	60,448	52,300	1,021,559	1,854,935	564,740	4,523,029

1982 HISTORICAL DATA - DONNEES HISTORIQUES ('000)
TABLE L - CLAIMS INCURRED AND DIVIDENDS TO POLICYHOLDERS IN CANADA, 1875-1982 (NET AMOUNTS)
TABLEAU L - RECLAMATIONS REALISEES ET PARTICIPATIONS AU CANADA, 1875-1982 (MONTANTS NETS)
BRITISH COMPANIES - COMPAGNIES BRITANNIQUES

YEAR - EXERCISE	DEATH CLAIMS - RECLAMATIONS MORTUAIRES	DISABILITY CLAIMS - INDEMNITES EN CAS D'INCAPACITE	MATURED ENDOWMENTS - DOTATIONS ECHUES	ANNUITY PAYMENTS - PAIEMENTS DE RENTES	SURRENDER VALUES - RACHATS	DIVIDENDS - PARTICIPATIONS	TOTAL - TOTAL
	$	$	$	$	$	$	$
1875	218	....	....	....	....	....	218
1880	313	....	7	4	32	7	364
1885	474	....	8	2	22	8	514
1890	642	....	8	2	25	15	694
1895	462	....	74	7	70	13	626
1900	659	....	243	14	54	29	1,000
1905	855	....	352	18	76	50	1,351
1910	793	....	462	17	139	25	1,436
1915	1,049	....	663	12	272	186	2,183
1920	1,181	....	737	14	231	243	2,408
1925	1,072	....	695	10	533	599	2,908
1930	1,527	....	547	9	1,169	1,150	4,402
1935	1,011	2	419	38	1,197	1,124	3,791
1940	1,524	3	732	121	1,021	811	4,312
1945	1,906	2	724	170	526	688	4,016
1950	2,123	2	622	666	2,308	704	6,425
1951	2,670	2	580	865	2,757	322	7,196
1952	2,351	3	845	1,061	3,012	349	7,621
1953	2,792	3	807	1,293	3,513	1,197	9,605
1954	3,080	3	810	1,598	4,057	1,425	10,974
1955	2,675	2	1,041	1,958	4,956	2,392	13,024
1956	4,097	3	967	2,284	7,046	3,478	17,874
1957	4,000	6	1,142	2,612	7,030	2,469	17,259
1958	3,890	7	1,229	3,045	7,957	2,981	19,110
1959	4,817	9	1,223	3,574	11,498	6,359	27,479
1960	5,059	9	1,094	4,202	12,214	3,973	26,552
1961	5,961	19	1,024	4,865	12,261	7,456	31,587
1962	7,565	18	1,198	5,603	13,745	6,231	34,360
1963	7,381	17	1,516	6,652	16,981	7,045	39,593
1964	8,782	18	1,715	8,320	17,945	9,843	46,624
1965	10,241	29	1,975	9,814	21,278	9,276	52,614
1966	10,230	44	2,138	11,401	29,887	10,171	63,871
1967	12,804	42	2,000	13,075	21,712	12,618	62,251
1968	14,128	64	2,295	14,620	21,736	13,071	65,915
1969	14,997	62	2,212	16,054	29,726	16,455	79,506
1970	17,747	45	2,739	18,563	28,986	15,826	83,906
1971	18,133	59	2,434	20,904	34,199	17,342	93,071
1972	19,807	48	2,816	24,069	36,467	25,984	109,191
1973	22,608	75	3,208	27,417	40,344	25,476	119,128
1974	24,655	43	3,280	32,346	37,526	29,150	127,000
1975	25,910	63	3,288	37,948	42,619	42,005	151,833
1976	31,084	64	3,342	43,491	54,988	36,961	169,930
1977	34,725	71	3,906	50,696	73,089	39,363	201,850
1978	34,017	81	4,172	59,178	83,859	50,653	231,960
1979	37,354	68	4,356	68,253	146,817	45,244	302,092
1980	46,716	108	4,004	80,459	158,952	50,270	340,509
1981	49,532	160	4,515	94,246	376,772	63,258	588,483
1982	55,847	130	4,229	124,366	302,841	60,850	548,263

1982 HISTORICAL DATA - DONNEES HISTORIQUES ('000)
TABLE L - CLAIMS INCURRED AND DIVIDENDS TO POLICYHOLDERS IN CANADA, 1875-1982 (NET AMOUNTS)
TABLEAU L - RECLAMATIONS REALISEES ET PARTICIPATIONS AU CANADA, 1875-1982 (MONTANTS NETS)
FOREIGN COMPANIES - COMPAGNIES ETRANGERES

YEAR - EXERCISE	DEATH CLAIMS - RECLAMATIONS MORTUAIRES	DISABILITY CLAIMS - INDEMNITES EN CAS D'INCAPACITE	MATURED ENDOWMENTS - DOTATIONS ECHUES	ANNUITY PAYMENTS - PAIEMENTS DE RENTES	SURRENDER VALUES - RACHATS	DIVIDENDS - PARTICIPATIONS	TOTAL - TOTAL
	$	$	$	$	$	$	$
1875	349	...	...	...	...	...	349
1880	382	...	109	...	31	105	627
1885	590	...	254	...	59	192	1,095
1890	765	...	518	10	154	223	1,670
1895	1,154	...	475	20	286	230	2,166
1900	1,690	...	738	34	269	306	3,037
1905	2,301	...	785	58	602	474	4,220
1910	2,122	...	1,078	52	968	798	5,018
1915	4,200	...	1,343	63	1,640	1,090	8,335
1920	6,779	19	2,510	37	2,677	2,023	14,044
1925	8,105	248	2,550	50	5,661	6,117	22,731
1930	13,547	732	2,499	101	13,421	9,978	40,278
1935	14,106	1,243	3,936	202	24,713	9,699	53,898
1940	16,567	1,409	8,954	356	18,094	10,215	55,595
1945	22,226	1,389	11,174	477	9,650	9,858	54,774
1950	27,169	1,653	11,468	942	19,074	12,859	73,164
1951	28,964	1,576	11,662	1,154	19,357	15,028	77,741
1952	30,690	1,589	8,197	1,211	18,987	16,028	76,703
1953	33,450	1,761	7,876	1,432	19,868	17,684	81,872
1954	36,286	1,749	8,082	1,654	22,293	19,865	89,929
1955	39,093	1,828	9,292	1,899	23,745	22,219	98,076
1956	42,627	1,957	10,223	2,261	24,891	24,580	106,538
1957	46,686	2,040	13,602	2,398	36,163	26,091	126,979
1958	48,823	1,969	14,751	2,662	31,972	27,265	127,443
1959	55,617	2,185	6,878	3,231	32,795	32,043	132,749
1960	58,735	2,339	10,427	3,405	36,358	32,220	143,485
1961	62,850	2,620	10,138	3,879	38,818	37,042	155,347
1962	68,005	2,469	11,648	4,275	41,713	42,389	170,499
1963	71,955	2,417	12,716	4,741	40,234	45,646	177,709
1964	78,822	2,587	14,650	4,860	42,188	48,943	192,031
1965	86,792	2,740	16,113	4,912	42,788	51,322	204,687
1966	93,342	2,938	16,841	5,923	46,105	56,856	222,006
1967	98,247	3,563	19,938	6,282	47,546	62,973	238,549
1968	106,110	3,921	18,789	7,171	49,926	65,284	251,202
1969	115,901	4,665	19,539	7,927	56,284	66,703	271,020
1970	123,284	5,730	19,553	8,199	54,050	70,851	281,667
1971	128,044	8,103	20,031	9,591	53,285	71,549	290,603
1972	134,741	8,945	20,577	13,585	52,002	74,508	304,358
1973	150,029	8,079	20,836	15,806	59,352	81,297	335,399
1974	155,521	7,566	20,773	16,280	64,097	87,311	351,548
1975	166,466	6,105	21,632	19,704	61,728	91,063	366,698
1976	185,354	6,799	22,002	17,875	70,899	91,272	394,201
1977	181,867	8,145	20,579	19,486	77,050	91,508	398,635
1978	186,532	5,318	20,997	21,848	74,557	102,364	411,616
1979	202,311	4,311	20,849	25,496	104,786	121,024	478,777
1980	213,643	6,884	22,173	27,605	101,101	131,253	502,669
1981	223,169	6,618	18,273	32,873	138,910	153,755	573,598
1982	237,863	8,139	18,202	35,024	179,532	179,467	658,227

1982 HISTORICAL DATA - DONNEES HISTORIQUES ('000)
TABLE L - CLAIMS INCURRED AND DIVIDENDS TO POLICYHOLDERS IN CANADA, 1875-1982 (NET AMOUNTS)
TABLEAU L - RECLAMATIONS REALISEES ET PARTICIPATIONS AU CANADA, 1875-1982 (MONTANTS NETS)
ALL COMPANIES - TOUTES LES COMPAGNIES

YEAR - EXERCISE	DEATH CLAIMS - RECLAMATIONS MORTUAIRES	DISABILITY CLAIMS - INDEMNITES EN CAS D'INCAPACITE	MATURED ENDOWMENTS - DOTATIONS ECHUES	ANNUITY PAYMENTS - PAIEMENTS DE RENTES	SURRENDER VALUES - RACHATS	DIVIDENDS - PARTICIPATIONS	TOTAL - TOTAL
	$	$	$	$	$	$	$
1875	718	...	...	...	1	...	719
1880	974	...	128	6	106	188	1,403
1885	1,692	...	269	8	213	346	2,529
1890	2,511	...	599	23	317	968	4,417
1895	2,951	...	801	40	692	1,156	5,639
1900	4,790	...	1,640	117	738	1,485	8,770
1905	6,417	...	2,337	177	1,437	2,020	12,388
1910	6,910	...	3,987	188	3,110	3,178	17,373
1915	11,415	...	5,755	230	6,929	5,529	29,859
1920	18,113	28	7,577	237	8,266	8,275	42,496
1925	22,478	452	9,150	383	20,448	20,532	73,444
1930	42,205	1,798	10,928	899	39,265	40,316	135,410
1935	41,259	2,984	12,750	1,745	70,472	30,277	159,486
1940	49,547	3,428	23,551	2,993	55,357	30,480	165,356
1945	67,367	3,346	27,872	4,292	29,036	29,377	161,290
1950	85,679	3,777	34,513	7,796	60,724	40,973	233,462
1951	93,333	3,636	34,180	8,834	64,082	44,741	248,805
1952	99,184	3,850	28,848	9,907	65,372	48,334	255,494
1953	107,698	4,202	27,684	11,122	70,928	53,515	275,148
1954	119,535	4,268	30,679	12,635	78,693	60,064	305,873
1955	124,065	4,266	33,553	14,599	84,661	68,292	329,435
1956	139,439	4,530	36,883	16,328	94,827	79,512	371,518
1957	151,723	4,656	44,091	18,107	119,943	85,927	424,647
1958	161,303	5,161	45,453	21,090	122,381	92,613	448,002
1959	179,910	5,477	37,906	24,423	144,789	106,923	499,428
1960	194,390	5,775	44,909	27,515	159,109	111,438	543,137
1961	213,887	6,274	45,623	31,497	164,275	127,437	588,993
1962	230,747	6,571	50,154	36,118	175,747	139,644	638,981
1963	256,245	6,968	53,714	42,063	187,027	151,464	697,480
1964	269,554	7,175	60,247	49,145	217,698	166,409	770,228
1965	302,960	7,767	66,414	56,635	233,349	180,849	847,975
1966	324,420	8,082	69,247	65,921	282,260	194,237	944,168
1967	354,597	9,670	74,723	74,527	272,616	216,398	1,002,531
1968	381,793	10,435	72,657	83,763	318,835	228,658	1,096,141
1969	414,501	11,988	70,949	92,117	378,986	244,649	1,213,190
1970	442,118	14,190	70,526	106,749	366,924	247,121	1,247,628
1971	467,675	18,108	72,632	121,863	337,758	257,743	1,275,779
1972	508,513	19,594	76,057	145,885	352,454	277,525	1,380,029
1973	572,192	20,033	80,195	172,611	380,604	299,891	1,505,526
1974	614,192	20,994	79,005	210,224	428,245	330,317	1,682,977
1975	689,495	23,315	78,779	258,585	438,335	365,306	1,853,895
1976	756,047	27,725	82,362	309,059	569,727	379,485	2,124,405
1977	822,382	33,915	80,356	370,277	633,966	418,267	2,359,163
1978	887,519	35,759	82,091	440,844	819,970	469,593	2,735,776
1979	976,467	38,335	81,484	519,176	1,013,514	530,136	3,159,112
1980	1,057,700	54,028	84,012	638,982	1,383,049	588,632	3,806,406
1981	1,172,685	61,378	78,222	816,505	2,423,564	756,635	5,308,969
1982	1,282,757	69,717	74,731	1,180,949	2,337,308	805,057	5,729,519

TABLE LI - LIFE INSURANCE EFFECTED IN CANADA, 1875-1982 (NET AMOUNTS)

TABLEAU LI - ASSURANCE-VIE SOUSCRITE AU CANADA, 1875-1982 (MONTANTS NETS)

YEAR - EXERCICE	CANADIAN COMPANIES - COMPAGNIES CANADIENNES		BRITISH COMPANIES - COMPAGNIES BRITANNIQUES		FOREIGN COMPANIES - COMPAGNIES ETRANGERES		TOTAL - TOTAL	
	INDIVIDUAL; INDUSTRIAL - INDIVIDUELLE; INDUSTRIELLE	GROUP - COLLECTIVE	INDIVIDUAL; INDUSTRIAL - INDIVIDUELLE; INDUSTRIELLE	GROUP - COLLECTIVE	INDIVIDUAL; INDUSTRIAL - INDIVIDUELLE; INDUSTRIELLE	GROUP - COLLECTIVE	INDIVIDUAL; INDUSTRIAL - INDIVIDUELLE; INDUSTRIELLE	GROUP - COLLECTIVE
	$	$	$	$	$	$	$	$
1875	5,078	....	1,690	....	8,307	....	15,074	....
1880	7,548	....	2,302	....	4,057	....	13,907	....
1885	14,691	....	3,749	....	8,328	....	26,767	....
1890	22,904	....	3,307	....	13,591	....	39,803	....
1895	27,680	....	3,338	....	13,084	....	44,102	....
1900	37,414	....	3,683	....	26,632	....	67,729	....
1905	66,414	....	3,867	....	34,438	....	104,720	....
1910	88,425	....	4,131	....	58,229	....	150,785	....
1915	118,283	....	5,563	....	94,359	....	218,205	....
1920	357,464	30,056	14,976	....	190,966	36,649	563,406	66,705
1925	418,808	25,067	17,119	....	243,021	8,056	678,948	33,144
1930	544,080	50,629	10,769	....	270,736	8,540	825,585	59,169
1935	353,117	12,453	17,471	490	199,883	4,966	570,472	17,909
1940	369,629	21,877	10,806	300	182,367	5,227	562,803	27,405
1945	640,835	41,645	18,326	....	285,109	16,661	944,271	58,306
1950	1,077,740	166,874	51,496	1,122	426,609	75,022	1,555,846	243,018
1951	1,172,998	206,403	61,146	4,628	468,320	77,432	1,702,463	288,463
1952	1,302,429	237,892	72,023	2,033	497,294	175,594	1,871,746	415,518
1953	1,426,560	325,061	90,776	7,662	552,065	149,270	2,069,400	481,993
1954	1,538,530	284,478	102,830	1,476	591,075	138,332	2,232,436	424,286
1955	1,719,940	429,111	121,477	2,952	715,972	165,218	2,557,389	597,282
1956	2,061,515	635,927	154,740	4,442	951,162	311,982	3,167,417	952,351
1957	2,328,629	708,859	207,360	19,225	1,397,976	274,310	3,933,965	1,002,394
1958	2,539,380	805,771	208,060	16,716	1,279,657	280,129	4,027,098	1,102,617
1959	2,610,548	1,125,725	213,728	10,946	1,259,088	402,195	4,083,363	1,538,866
1960	2,749,108	1,138,361	255,095	46,157	1,202,678	301,489	4,206,881	1,486,007
1961	2,844,793	1,357,080	280,458	29,562	1,253,217	348,369	4,378,469	1,735,011
1962	2,860,037	1,221,572	325,791	24,357	1,258,413	336,899	4,444,241	1,582,829
1963	3,128,717	1,533,218	364,112	42,873	1,377,773	486,427	4,870,602	2,062,518
1964	3,518,199	1,548,873	404,706	88,561	1,499,688	742,478	5,422,592	2,379,912
1965	3,692,746	2,175,870	467,740	55,994	1,775,967	799,092	5,936,452	3,030,956
1966	3,950,297	1,855,197	523,664	136,098	1,922,868	652,210	6,396,830	2,643,504
1967	4,295,983	2,674,592	621,402	53,581	2,097,518	648,297	7,014,903	3,376,469
1968	4,671,029	3,014,794	724,883	78,410	2,243,240	784,056	7,639,152	3,877,260
1969	4,822,793	3,672,876	775,826	174,427	2,305,285	1,386,561	7,903,904	5,233,864
1970	4,970,562	3,299,594	838,259	130,835	2,275,518	1,400,675	8,084,340	4,831,104
1971	5,463,674	5,337,348	851,496	342,396	2,383,007	1,562,043	8,698,177	7,241,787
1972	6,355,614	5,712,563	857,672	226,050	2,523,428	1,890,418	9,736,714	7,829,031
1973	7,246,467	6,130,800	954,275	202,574	2,929,626	1,977,012	11,130,368	8,310,386
1974	9,089,774	8,590,988	1,144,059	477,845	3,693,474	2,492,339	13,927,307	11,561,172
1975	10,749,089	11,970,002	1,436,326	656,869	4,619,792	3,094,174	16,805,207	15,721,045
1976	12,783,121	12,829,669	1,748,391	332,934	4,983,285	3,338,211	19,514,797	16,500,814
1977	14,578,914	16,539,355	1,862,841	299,305	5,214,639	3,368,523	21,656,394	20,207,183
1978	16,002,443	16,338,671	2,158,081	445,263	5,671,486	4,421,122	23,832,010	21,205,056
1979	19,230,435	18,089,804	2,558,441	715,393	6,019,441	4,193,258	27,808,317	22,998,455
1980	22,276,126	19,314,781	3,710,106	629,718	7,406,255	3,995,430	33,392,487	23,939,929
1981	29,247,257	21,902,485	4,644,557	837,981	9,385,083	4,800,579	43,276,897	27,541,045
1982	35,775,931	27,217,065	5,566,400	1,188,180	10,157,623	5,563,289	51,499,954	33,968,534

1982 HISTORICAL DATA - DONNEES HISTORIQUES ('000)
TABLE LII - LIFE INSURANCE IN FORCE IN CANADA, DEC. 31, 1875-1982 (NET AMOUNTS)
TABLEAU LII - ASSURANCE-VIE EN VIGUEUR AU CANADA, 31 DÉC., 1875-1982 (MONTANTS NETS)

YEAR - EXERCICE	CANADIAN COMPANIES - COMPAGNIES CANADIENNES		BRITISH COMPANIES - COMPAGNIES BRITANNIQUES		FOREIGN COMPANIES - COMPAGNIES ETRANGERES		TOTAL - TOTAL	
	INDIVIDUAL; INDUSTRIAL - INDIVIDUELLE; INDUSTRIELLE	GROUP - COLLECTIVE	INDIVIDUAL; INDUSTRIAL - INDIVIDUELLE; INDUSTRIELLE	GROUP - COLLECTIVE	INDIVIDUAL; INDUSTRIAL - INDIVIDUELLE; INDUSTRIELLE	GROUP - COLLECTIVE	INDIVIDUAL; INDUSTRIAL - INDIVIDUELLE; INDUSTRIELLE	GROUP - COLLECTIVE
	$	$	$	$	$	$	$	$
1875	21,957	...	19,456	...	43,596	...	85,009	...
1880	37,839	...	19,790	...	33,644	...	91,272	...
1885	74,591	...	25,930	...	49,441	...	149,962	...
1890	135,219	...	31,614	...	81,592	...	248,425	...
1895	188,326	...	34,341	...	96,590	...	319,258	...
1900	267,151	...	39,485	...	124,433	...	431,070	...
1905	397,947	...	43,809	...	188,578	...	630,334	...
1910	565,667	...	47,817	...	242,629	...	856,113	...
1915	829,973	...	58,087	...	423,557	...	1,311,617	...
1920	1,635,363	28,985	76,883	...	867,854	47,940	2,580,100	76,925
1925	2,602,827	70,163	108,565	...	1,306,538	70,926	4,017,931	141,089
1930	3,982,587	336,845	117,494	...	1,910,540	144,962	6,010,621	481,807
1935	3,809,920	355,234	121,884	1,348	1,818,311	152,806	5,750,115	509,389
1940	4,137,766	471,879	144,318	1,368	1,964,986	255,519	6,247,069	728,765
1945	5,758,454	683,404	182,545	1,235	2,747,480	379,166	8,688,478	1,063,805
1950	9,107,146	1,649,104	335,977	6,901	3,720,003	926,705	13,163,126	2,582,710
1951	9,815,629	1,992,363	378,722	12,661	3,950,889	1,085,319	14,145,241	3,090,343
1952	10,612,822	2,472,527	428,546	14,730	4,200,663	1,361,340	15,242,032	3,848,597
1953	11,494,090	3,032,650	495,384	23,754	4,513,010	1,668,018	16,502,484	4,724,422
1954	12,396,960	3,368,957	569,927	26,829	4,829,215	1,942,690	17,796,103	5,338,476
1955	13,455,491	3,945,739	660,892	30,768	5,211,723	2,146,959	19,328,106	6,123,466
1956	14,875,951	4,907,244	781,260	38,709	5,867,942	2,616,311	21,525,153	7,562,263
1957	16,363,247	5,899,484	936,311	58,452	6,624,072	3,205,491	23,923,630	9,163,426
1958	17,786,609	6,773,655	1,080,887	89,456	7,224,572	3,540,599	26,092,069	10,403,710
1959	19,284,908	8,411,058	1,223,030	109,961	7,776,126	4,068,726	28,284,065	12,589,745
1960	20,670,596	9,747,785	1,396,161	158,683	8,179,130	4,496,620	30,245,887	14,403,088
1961	22,011,841	11,131,538	1,583,104	195,152	8,617,425	4,745,423	32,212,370	16,072,113
1962	23,300,258	12,606,775	1,811,876	228,824	9,072,084	5,213,553	34,184,218	18,049,152
1963	24,781,595	14,353,624	2,054,690	274,080	9,565,626	5,774,234	36,401,911	20,401,941
1964	26,565,847	16,643,642	2,321,866	384,471	10,124,642	6,631,843	39,012,355	23,659,956
1965	28,369,127	19,531,298	2,611,222	459,545	11,033,023	7,651,744	42,013,372	27,642,586
1966	30,245,416	22,376,678	2,923,409	597,729	11,857,768	8,823,364	45,026,593	31,797,771
1967	32,282,446	26,162,304	3,303,117	690,782	12,775,754	9,590,554	48,361,317	36,443,641
1968	34,431,931	29,978,421	3,733,013	784,640	13,445,344	10,839,346	51,610,288	41,602,407
1969	36,193,476	34,567,287	4,131,955	964,220	14,286,266	12,641,912	54,611,697	48,173,419
1970	38,306,185	38,468,783	4,607,973	1,118,694	14,928,037	13,686,765	57,842,195	53,274,242
1971	40,871,131	44,074,817	4,931,361	1,387,689	15,642,590	14,983,103	61,445,082	60,445,609
1972	44,853,094	51,439,143	5,346,168	1,597,744	16,519,524	16,648,855	66,718,786	69,685,742
1973	49,093,948	60,410,485	5,874,338	1,796,833	17,655,080	18,779,572	72,623,366	80,986,890
1974	54,903,067	73,275,484	6,537,110	2,247,962	19,524,811	20,631,779	80,964,988	96,155,225
1975	61,907,325	90,066,484	7,463,886	3,012,788	22,024,558	23,604,354	91,395,769	116,683,626
1976	69,917,476	109,165,929	8,547,604	3,414,355	24,629,035	27,015,781	103,094,115	139,596,065
1977	78,950,488	132,011,417	9,723,131	3,822,886	27,061,533	26,569,327	115,735,152	162,403,630
1978	88,323,184	151,477,304	10,814,550	4,209,923	29,673,721	28,934,754	128,811,455	184,621,981
1979	99,729,531	173,484,151	12,247,563	5,069,889	32,434,313	34,512,153	144,411,407	213,066,193
1980	112,253,053	197,200,767	14,488,354	5,977,233	35,192,361	37,935,716	161,933,768	241,113,716
1981	128,668,285	229,418,655	17,187,952	6,993,752	39,713,008	43,585,919	185,569,245	279,998,326
1982	147,394,766	247,426,710	19,213,221	8,135,161	43,787,278	46,544,488	210,395,265	302,106,359

1982 HISTORICAL DATA - DONNEES HISTORIQUES ('000)
TABLE LIII - SUMMARY OF LIFE INSURANCE BUSINESS OF CANADIAN COMPANIES, INCLUDING BUSINESS TRANSACTED OUT OF CANADA, 1875-1982 (NET AMOUNTS)
TABLEAU LIII - RESUME DES AFFAIRES D'ASSURANCE-VIE DES COMPAGNIES CANADIENNES Y COMPRIS LES SOUSCRIPTIONS HORS DU CANADA, 1875-1982 (MONTANTS NETS)

YEAR - EXERCICE	PREMIUMS - PRIMES	INVESTMENT INCOME - PRODUITS DE PLACEMENTS	CLAIMS INCURRED; DIVIDENDS TO POLICYHOLDERS - RECLAMATIONS REALISEES; PARTICIPATIONS	TAXES; COMMISSIONS; GENERAL EXPENSES - IMPOTS; COMMISSIONS; FRAIS GENERAUX	DIVIDENDS TO SHAREHOLDERS - DIVIDENDES AUX ACTIONNAIRES	INSURANCE POLICIES - POLICES D'ASSURANCE: EFFECTED - SOUSCRITES	INSURANCE POLICIES - POLICES D'ASSURANCE: IN FORCE DEC. 31 - EN VIGUEUR 31 DEC.
	$	$	$	$	$	$	$
1875	707	169	153	182	4	5.078	21.957
1880	1.039	323	412	270	32	7.546	37.839
1885	2.157	571	935	525	37	14.906	76.139
1890	4.237	971	2,081	1.006	121	23.922	138.485
1895	6.298	1.509	3.070	1.723	132	31.778	203.356
1900	11,000	2.420	5.195	3.115	82	46.329	303.011
1905	18.402	4.434	8.226	5.712	219	90.729	487.624
1910	28.049	8.154	13.817	7.629	395	111,075	707,499
1915	40.192	14.513	25.909	11.046	690	147.036	1.044.283
1920	80.801	21.632	36.986	25.866	957	488.144	2.083.038
1925	153.172	45,073	84.166	42.324	1,014	663.806	3.722.569
1930	298.374	78.424	177,243	77.271	3.023	1.287.327	7.297.052
1935	267.678	79.206	194.360	54.789	1.007	641.394	7.004.569
1940	276.877	95.894	216.783	56.638	1.422	610.368	7.836.612
1945	370,107	121.285	212.774	74.694	1.332	1.022.022	10.286.478
1950	498.891	161.338	294.269	123.748	1.866	1.894.372	15.916.236
1951	553.155	173.408	309.638	152.529	3.098	2.061.699	17.336.930
1952	573.526	190.076	314.702	145.007	2.333	2.294.110	19.097.632
1953	622.871	210.750	335.988	156.543	2.449	2.593.525	21.080.826
1954	668.574	224.148	369.618	154.478	2.525	2.949.951	22.944.465
1955	719.881	246.249	393.708	169.450	3.184	3.306.812	25.294.144
1956	758.619	270.455	430.251	185.190	3.404	3.966.075	28.506.250
1957	813.269	301.124	482.827	203.286	3.508	4.376.550	31.778.575
1958	875.414	330.305	509.110	218.602	3.475	4.858.003	34.056.085
1959	965.193	351.341	571.950	232.568	2.499	5.537.075	39.270.882
1960	995.635	398.866	629.753	246.826	2.250	5.924.896	43.287.513
1961	1,060.250	439.062	667.985	265.498	3.293	6.232.702	47,003.182
1962	1,120.269	481.376	711.350	279.853	2.293	6.324.936	51.026.129
1963	1.181.394	525.631	774.985	298.542	2.244	7.083.579	55.605.050
1964	1.284.967	578.944	845.617	321.671	2.434	7.832.594	61.285.420
1965	1.360.934	633.463	927.994	343.665	2.727	9.062.193	67.799.491
1966	1.408.305	688.988	1.024.212	370.842	3.662	8.999.658	74.434.724
1967	1.481.705	743.522	1.089.299	404.784	3.582	10.351.903	82.081.158
1968	1.580.954	800.138	1.196.339	437.753	4.172	11.540.899	90.405.499
1969	1.627.211	840.996	1.321.265	523.197	5.580	13.390.124	100.000.276
1970	1.950.023	897.879	1.374.352	567.342	7.832	13.945.050	109.348.319
1971	2.177.835	963.822	1.397.291	603.460	8.791	16.411.829	120.211.437
1972	2.377.549	1.049.062	1.475.850	663.128	9.262	18.531.887	134.368.011
1973	2.716.368	1.156.309	1.586.451	746.886	9.261	21.381.141	152.860.130
1974	2.990.272	1.287.887	1.779.943	838.696	11.903	26.057.253	175.713.908
1975	3.385.392	1.432.733	1.957.886	930.204	12.372	31.684.026	203.634.239
1976	3.916.921	1.625.321	2.200.808	1.037.371	13.436	35.702.351	235.911.536
1977	4.414.386	1.859.174	2.425.403	1.139.368	17.853	42.558.810	275.517.381
1978	5.151.415	2.197.506	2.846.632	1.263.313	22.595	47.083.973	316.108.982
1979	5.941.795	2.660.086	3.330.012	1.411.203	26.802	55.951.763	365.875.345
1980	6.830.439	3.203.453	4.112.547	1.567.446	37.111	63.508.619	414.943.920
1981	8.985.316	3.851.936	5.794.359	1.860.029	48.605	80.220.354	492.817.585
1982	9.417.982	4.527.879	6.428.275	2.057.992	55.076	101.464.398	550.157.752

1982 HISTORICAL DATA - DONNEES HISTORIQUES ('000)
TABLE LIV - ACCIDENT AND SICKNESS INSURANCE IN CANADA, DEC. 31, 1963-1982
TABLEAU LIV - ACCIDENT ET MALADIE AU CANADA, 31 DEC. 1963-1982

YEAR - EXERCICE	CANADIAN COMPANIES - COMPAGNIES CANADIENNES		BRITISH COMPANIES - COMPAGNIES BRITANNIQUES		FOREIGN COMPANIES - COMPAGNIES ETRANGERES	
	PREMIUMS EARNED - PRIMES GAGNEES	CLAIMS INCURRED - RECLAMATIONS REALISEES	PREMIUMS EARNED - PRIMES GAGNEES	CLAIMS INCURRED - RECLAMATIONS REALISEES	PREMIUMS EARNED - PRIMES GAGNEES	CLAIMS INCURRED - RECLAMATIONS REALISEES
	$	$	$	$	$	$
1963	78,149	62,511	...	...	60,703	44,875
1964	96,488	77,676	...	...	69,867	52,050
1965	121,552	99,790	...	...	79,639	62,979
1966	155,278	123,790	...	...	101,742	78,631
1967	182,616	146,239	...	...	111,215	85,441
1968	203,907	165,807	...	...	126,477	102,222
1969	212,643	177,766	...	...	136,853	113,739
1970	174,066	139,993	...	...	147,766	108,501
1971	187,912	151,936	...	...	154,385	122,267
1972	231,970	189,806	...	...	166,353	127,827
1973	292,174	236,080	...	...	184,983	128,646
1974	372,530	304,729	...	...	214,988	157,411
1975	465,986	376,313	...	...	242,394	177,777
1976	581,872	475,347	...	...	278,120	204,571
1977	724,606	635,756	...	...	263,315	208,739
1978	829,038	727,359	...	...	291,611	207,015
1979	1,026,175	950,037	...	...	313,582	246,851
1980	1,218,548	1,121,477	...	...	358,054	299,497
1981	1,451,340	1,285,628	1,649	975	385,442	304,006
1982	1,582,721	1,540,875	17,614	12,651	420,210	365,525

1982 ALL COMPANIES - TOUTES LES COMPAGNIES ('000)
TABLE LV - CLASSIFICATION BY PROVINCE (DIRECT AMOUNTS - REVENUE BASIS)
TABLEAU LV - REPARTITION PAR PROVINCE (MONTANTS DIRECTS - COMPTABILITE D'EXERCICE)

(1) LIFE INSURANCE AND ANNUITY PREMIUMS - PRIMES D'ASSURANCE-VIE ET ATTRIBUTIONS A DES RENTES DE REGLEMENT

PROVINCE - PROVINCE	INSURANCES - ASSURANCES			ANNUITIES - RENTES		
	INDIVIDUAL - INDIVIDUELLES	GROUP - COLLECTIVES	TOTAL - TOTAL	INDIVIDUAL - INDIVIDUELLES	GROUP - COLLECTIVES	TOTAL - TOTAL
	$	$	$	$	$	$
NEWFOUNDLAND	27,395	14,390	41,785	22,984	17,831	40,815
PRINCE EDWARD ISLAND	8,575	2,837	11,412	4,943	3,198	8,141
NOVA SCOTIA	70,842	31,317	102,159	47,252	46,894	94,146
NEW BRUNSWICK	54,922	21,369	76,291	39,654	42,503	82,157
QUEBEC	640,130	297,775	937,905	503,110	444,188	947,298
ONTARIO	905,296	451,286	1,356,582	937,281	1,139,356	2,076,637
MANITOBA	96,611	45,265	141,876	90,386	90,079	180,465
SASKATCHEWAN	75,097	38,954	114,051	103,614	30,423	134,037
ALBERTA	238,917	114,168	353,085	200,877	141,049	341,926
BRITISH COLUMBIA	227,617	119,149	346,766	245,947	136,756	382,703
YUKON	1,703	501	2,204	774	818	1,592
NORTH WEST TERRITORIES	1,690	880	2,570	696	234	930
MISCELLANEOUS	23,305	6,346	29,651	6,566	6,404	12,970
TOTAL	2,372,100	1,144,237	3,516,337	2,204,084	2,099,733	4,303,817

(2) CLAIMS INCURRED AND DIVIDENDS TO POLICYHOLDERS - RECLAMATIONS REALISEES ET PARTICIPATIONS ('000)

PROVINCE - PROVINCE	INSURANCES - ASSURANCES			ANNUITIES - RENTES		
	INDIVIDUAL - INDIVIDUELLES	GROUP - COLLECTIVES	TOTAL - TOTAL	INDIVIDUAL - INDIVIDUELLES	GROUP - COLLECTIVES	TOTAL - TOTAL
	$	$	$	$	$	$
NEWFOUNDLAND	23,019	12,442	35,461	9,425	13,508	22,933
PRINCE EDWARD ISLAND	6,302	2,281	8,583	3,092	1,326	4,418
NOVA SCOTIA	59,336	24,665	84,001	24,115	24,615	48,730
NEW BRUNSWICK	46,290	16,727	63,017	14,927	16,271	31,198
QUEBEC	599,123	260,954	860,077	295,987	288,633	584,620
ONTARIO	804,456	404,695	1,209,151	541,303	656,863	1,198,166
MANITOBA	76,394	38,540	114,934	78,828	60,737	139,565
SASKATCHEWAN	58,424	31,793	90,217	91,862	18,480	110,342
ALBERTA	162,883	84,734	247,617	201,631	59,097	260,728
BRITISH COLUMBIA	198,353	98,880	297,233	177,883	64,233	242,116
YUKON	1,450	471	1,921	518	537	1,055
NORTH WEST TERRITORIES	1,517	263	1,780	266	171	437
MISCELLANEOUS	35,444	8,180	43,624	23,480	33,925	57,405
TOTAL	2,072,991	984,625	3,057,616	1,463,317	1,238,396	2,701,713

(3) LIFE INSURANCE POLICIES - POLICES D'ASSURANCE-VIE ('000)

PROVINCE - PROVINCE	NEW EFFECTED - EMISSIONS			IN FORCE DEC. 31 - EN VIGUEUR 31 DEC.		
	INDIVIDUAL - INDIVIDUELLES	GROUP - COLLECTIVES	TOTAL - TOTAL	INDIVIDUAL - INDIVIDUELLES	GROUP - COLLECTIVES	TOTAL - TOTAL
	$	$	$	$	$	$
NEWFOUNDLAND	612,035	491,331	1,103,366	2,330,048	4,666,831	6,996,879
PRINCE EDWARD ISLAND	180,221	138,438	318,659	760,918	1,378,634	2,139,552
NOVA SCOTIA	1,173,584	1,167,777	2,341,361	5,614,632	8,430,253	14,044,885
NEW BRUNSWICK	1,010,645	385,817	1,396,462	4,428,890	5,324,617	9,753,507
QUEBEC	14,013,956	8,702,215	22,716,171	54,080,201	64,091,731	118,171,932
ONTARIO	17,456,740	12,373,691	29,830,431	77,380,760	126,066,719	203,447,479
MANITOBA	2,282,073	1,118,779	3,400,852	8,650,041	12,250,817	20,900,858
SASKATCHEWAN	1,617,195	1,062,220	2,679,415	7,090,161	10,701,357	17,791,518
ALBERTA	6,620,311	5,058,247	11,678,558	24,738,846	34,321,558	59,060,404
BRITISH COLUMBIA	6,024,637	3,649,475	9,674,112	24,054,764	36,109,471	60,164,235
YUKON	31,682	32,622	64,304	161,380	177,243	338,623
NORTH WEST TERRITORIES	27,398	15,887	43,285	143,856	224,686	368,542
MISCELLANEOUS	124,375	-4,839	119,536	1,520,401	-223,209	1,297,192
TOTAL	51,174,852	34,191,660	85,366,512	210,954,898	303,520,708	514,475,606

1982 ALL COMPANIES - TOUTES LES COMPAGNIES ('000)
TABLE LV - CLASSIFICATION BY PROVINCE (DIRECT AMOUNTS - REVENUE BASIS)
TABLEAU LV - REPARTITION PAR PROVINCE (MONTANTS DIRECTS - COMPTABILITE D'EXERCICE)

(4) MORTGAGE LOANS OF LIFE INSURANCE COMPANIES - PRETS HYPOTHECAIRES DES COMPAGNIES D'ASSURANCE-VIE ('000)

PROVINCE - PROVINCE	BOOK VALUES - VALEURS COMPTABLES: RESIDENTIAL - RESIDENTIELS: SINGLE DETACHED - INDIVIDUELLES	MULTIPLE UNIT - UNITES D'HABITATION MULTIFAMILIALE	COMMERCIAL AND INDUSTRIAL - COMMERCIAUX ET INDUSTRIELS	FARM - AGRICOLES	TOTAL - TOTAL	AMOUNTS ON WHICH INTEREST WAS OVERDUE 6 MONTHS OR MORE - MONTANT DONT LES INTERETS SONT EN SOUFFRANCE DEPUIS 6 MOIS OU PLUS
	$	$	$	$	$	$
NEWFOUNDLAND	8,772	33,190	76,477	....	118,439	31
PRINCE EDWARD ISLAND	3,941	3,529	11,183	....	18,653	....
NOVA SCOTIA	49,381	107,703	133,474	....	290,558	1,528
NEW BRUNSWICK	22,727	25,846	115,216	....	163,789	105
QUEBEC	551,746	708,250	1,048,553	92	2,308,641	13,987
ONTARIO	1,952,492	2,490,736	3,196,725	849	7,640,802	42,808
MANITOBA	107,378	111,876	307,581	5,245	532,080	3,872
SASKATCHEWAN	62,322	69,163	156,091	1,741	289,317	1,216
ALBERTA	659,845	655,217	1,652,540	6,698	2,974,300	26,434
BRITISH COLUMBIA	312,668	760,697	857,127	2	1,930,494	9,891
YUKON	48	6,069	2,203	....	8,320	1,736
NORTH WEST TERRITORIES	-1,871	-6,755	7,938	....	-688	366
MISCELLANEOUS	....	....	....	....	....	....
TOTAL	3,729,449	4,965,521	7,565,108	14,627	16,274,705	101,974

1982 CANADIAN SOCIETIES - SOCIETES CANADIENNES ('000)
TABLE LVI - ASSETS (AT BOOK VALUES)
(ALL FUNDS)

NO. - NO.	SOCIETY - SOCIETE	BONDS - OBLIGATIONS (1)	SHARES - ACTIONS (1)	MORTGAGE LOANS ON REAL ESTATE - PRETS HYPOTHECAIRES SUR BIENS-FONDS (1)	REAL ESTATE - BIENS-FONDS	CERTIFICATE LOANS AND LIENS - AVANCES SUR CERTIFICATS ET RETENUES	TERM DEPOSITS AND GUARANTEED INVESTMENT CERTIFICATES - DEPOT A TERME ET CERTIFICATS DE DEPOT GARANTI	INVESTMENTS IN SECTION 65 SUBSIDIARIES - PLACEMENTS DANS DES FILIALES ACQUISES EN VERTU DE L'ARTICLE 65
		$	$	$	$	$	$	$
1	ACTRA	22	....	730	....	....	6,036	....
2	ASSOC. CAN. TRAVELLERS	971	14	....	341	....	44	....
3	CANADIAN FORESTERS	39,698	437	8,725	411	2,746	....	288
4	CANADIAN SLOVAK BENEFIT	1,432	....	....	....	....	....	....
5	CANADIAN SLOVAK LEAGUE	1,399	....	....	160	....	110	....
6	CANADIAN WOODMEN	3,577	173	9	63	284	....	....
7	COMMERCIAL TRAVELLERS' ASSOC.	13,690	1,107	823	....	....	....	....
8	GRAND ORANGE LODGE	9,688	347	....	101	350	61	....
9	IND. ORDER OF FORESTERS	931,713	76,222	58,270	56,030	83,979	16,475	7,194
10	LUTHERAN LIFE	23,306	10,243	33,129	610	7,516	3,755	....
11	N.W. COMM. TRAVELLERS	4,132	1	....	7	....	....	....
12	ORDER OF ITALO-CANADIANS	117	14	192	....	....	200	....
13	SONS OF SCOTLAND	9,068	428	....	....	367	150	....
14	UKRANIAN FRAT. OF CANADA	2,065	....	1,938	58	4	605	....
15	UKRANIAN MUTUAL	1,232	....	1,206	2	91	100	....
16	WORKERS BENEVOLENT	3,985	....	916	531	47	....	....
	TOTAL 1982	**1,046,095**	**88,986**	**105,938**	**58,314**	**95,384**	**27,536**	**7,482**
	TOTAL 1981	**946,747**	**68,269**	**104,496**	**53,108**	**79,120**	**24,425**	**7,102**

(1) INCLUDES ADJUSTMENTS DUE TO DEFERRAL OF REALIZED GAINS/LOSSES IN RESPECT OF BONDS, SHARES AND MORTGAGES, AND DUE TO RECOGNITION OF UNREALIZED GAINS/LOSSES IN RESPECT OF SHARES (7% P.A. FORMULA ADJUSTMENT), IN LIFE INSURANCE FUND.
(2) FOR DETAILS, SEE TABLE XVI.

1982 SOCIETES CANADIENNES - CANADIENNES SOCIETIES ('000)
TABLEAU LVI - ACTIF (AUX VALEURS COMPTABLES)
(TOUTES CAISSES)

NO. - NO.	OTHER INVESTMENTS - AUTRES PLACEMENTS	CASH AND DEMAND DEPOSITS - ENCAISSE ET DEPOTS A DEMANDE	MISCELLANEOUS ASSETS - ELEMENTS D'ACTIF DIVERS	INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	OUTSTANDING PREMIUMS, CONTRIBUTIONS AND DUES - PRIMES, REDEVANCES ET CONTRIBUTIONS A REGLER	OTHER ASSETS - AUTRE ACTIF	ASSETS IN SEGREGATED FUNDS - ACTIF DES FONDS DISTINCTS (2)	TOTAL ASSETS - TOTAL DE L'ACTIF
	$	$	$	$	$	$	$	$
1	....	987	281	96	18	208	....	8,378
2	....	33	34	28	....	5	....	1,470
3	....	217	1,041	1,698	82	21	574	55,938
4	....	33	....	41	....	....	....	1,506
5	....	65	3	47	7	146	....	1,937
6	....	146	1	79	1	....	....	4,333
7	....	138	136	407	....	....	....	16,301
8	....	138	11	236	6	....	....	10,938
9	648	11,581	16,872	22,351	3,781	4,256	....	1,289,372
10	....	1,015	1,005	1,503	135	....	....	82,217
11	....	196	....	104	....	3	....	4,443
12	....	23	....	11	....	....	....	557
13	....	133	....	267	....	....	....	10,413
14	....	190	2	67	4	19	....	4,952
15	1	12	....	73	11	....	....	2,728
16	....	156	10	111	5	....	....	5,761
	649	15,053	19,396	27,119	4,050	4,658	574	1,501,244
	842	23,465	17,827	26,432	3,734	4,715	588	1,360,871

(1) Y COMPRIS LES REDRESSEMENTS DUS AUX GAINS OU PERTES REALISES ET REPORTES A L'EGARD DES TITRES DE DETTES ET EN RAISON DES GAINS OU PERTES NON REALISEES A L'EGARD DES ACTIONS, DANS LE FOND ASSURANCE-VIE.
(2) DE PLUS AMPLES DETAILS FIGURENT AU TABLEAU XVI.

1982 CANADIAN SOCIETIES - SOCIETES CANADIENNES ('000)
TABLE LVII - LIABILITIES AND SURPLUS
(ALL FUNDS)

NO. - NO.	SOCIETY - SOCIETE	LIABILITIES, INSURANCE AND EXPENSE FUNDS - PASSIF, CAISSES D'ASSURANCE ET DES DEPENSES: ACTUARIAL RESERVE - PROVISION ACTUARIELLE: LIFE - VIE	SICKNESS AND ACCIDENT - ACCIDENT ET MALADIE	OUTSTANDING CLAIMS - RECLAMATIONS A REGLER: LIFE - VIE	SICKNESS AND ACCIDENT - ACCIDENT ET MALADIE	AMOUNTS ON DEPOSIT AND OTHER LIABILITIES - SOMMES EN DEPOT ET AUTRE PASSIF	PROVISION FOR DIVIDENDS TO MEMBERS - PROVISION POUR PARTICIPATIONS	APPROPRIATED - EXCEDENT: RESERVES REQUIRED BY THE DEPARTMENT - RESERVES REQUISES PAR LE DEPARTEMENT
		$	$	$	$	$	$	$
1	ACTRA	90	47	22	127	343	....	34
2	ASSOC. CAN. TRAVELLERS	220	54	2	40	358	7	64
3	CANADIAN FORESTERS	43,687	224	193	....	1,438	878	831
4	CANADIAN SLOVAK BENEFIT	1,029	6	5	....	11	18	26
5	CANADIAN SLOVAK LEAGUE	1,315	....	23	....	98	79	34
6	CANADIAN WOODMEN	2,628	....	33	....	65	200	85
7	COMMERCIAL TRAVELLERS' ASSOC.	8,835	....	85	....	569	641	272
8	GRAND ORANGE LODGE	8,600	....	51	....	382	421	153
9	IND. ORDER OF FORESTERS	856,832	8,140	14,573	153	53,212	34,796	17,483
10	LUTHERAN LIFE	62,183	650	138	23	5,229	2,088	1,024
11	N.W. COMM. TRAVELLERS	2,568	....	66	....	218	32	130
12	ORDER OF ITALO-CANADIANS	228	53	....	1	6	9	6
13	SONS OF SCOTLAND	7,870	....	111	....	29	450	153
14	UKRANIAN FRAT. OF CANADA	2,040	9	21	1	1,399	165	83
15	UKRANIAN MUTUAL	1,883	46	10	1	38	89	58
16	WORKERS BENEVOLENT	3,799	23	64	5	517	150	130
	TOTAL 1982	**1,003,787**	**9,252**	**15,387**	**351**	**63,880**	**40,814**	**20,546**
	TOTAL 1981	**825,461**	**8,230**	**16,077**	**320**	**57,886**	**38,193**	**28,362**

(1) FOR DETAILS, SEE TABLE XVI.

1982 SOCIETES CANADIENNES - CANADIAN SOCIETIES ('000)
TABLEAU LVII - PASSIF ET EXCEDENT
(TOUTES CAISSES)

NO. - NO.	SURPLUS - AFFECTE: OTHER RESERVES - AUTRES RESERVES	LIABILITIES IN OTHER FUNDS - PASSIF DES AUTRES CAISSES: FRATERNAL FUNDS - CAISSES FRATERNELLES	STAFF BENEFIT FUNDS - CAISSES DE PREVOYANCE DU PERSONNEL	SEGREGATED FUNDS LIABILITIES - PASSIF DU FONDS DISTINCT (1)	UNAPPROPRIATED SURPLUS - EXCEDENT NON AFFECTE: LIFE INSURANCE FUNDS - CAISSES D'ASSURANCE-VIE	SICKNESS AND ACCIDENT INSURANCE FUNDS - CAISSES D'ASSURANCE ACCIDENT ET MALADIE	EXPENSE FUNDS - CAISSE DES DEPENSES	SEGREGATED FUNDS - FONDS DISTINCTS	TOTAL LIABILITIES AND SURPLUS (ALL FUNDS) - TOTAL DU PASSIF ET DE L'EXCEDENT (TOUTES LES CAISSES)
	$	$	$	$	$	$	$	$	$
1	1,888	3,831	....	....	1,057	939	....	....	8,378
2	215	....	....	....	244	205	61	....	1,470
3	....	96	1,146	212	6,574	319	....	362	55,938
4	....	....	....	....	308	112	-9	....	1,506
5	....	....	....	....	239	....	149	....	1,937
6	350	....	....	....	992	....	....	....	4,333
7	1,000	1,671	263	....	3,565	....	....	....	16,301
8	....	....	207	....	1,144	....	....	....	10,938
9	58,500	384	43,772	....	187,836	13,881	....	....	1,289,372
10	699	....	....	....	9,246	337	....	....	82,217
11	100	....	332	....	714	....	283	....	4,443
12	....	....	....	....	186	55	15	....	557
13	184	....	86	....	1,461	10	99	....	10,413
14	79	108	....	....	909	107	83	....	4,952
15	82	....	....	....	345	152	33	....	2,728
16	205	22	....	....	342	379	125	....	5,761
	83,232	5,520	45,786	212	214,860	16,496	839	362	1,501,244
	56,767	2,810	43,981	292	168,384	12,070	741	297	1,360,871

(1) DE PLUS AMPLES DETAILS FIGURENT AU TABLEAU XVI.

1982 CANADIAN SOCIETIES - SOCIETIES CANADIENNES ('000)
TABLE LVIII - INCOME (REVENUE BASIS, INCLUDING SEGREGATED FUNDS)

NO. - NO.	SOCIETY - SOCIETE	PREMIUMS, CONTRIBUTIONS AND DUES - PRIMES, REDEVANCES ET CONTRIBUTIONS					INVESTMENT INCOME - PRODUITS DE PLACEMENTS	
		LIFE INSURANCE FUNDS - CAISSES D'ASSURANCE-VIE	SICKNESS AND ACCIDENT INSURANCE FUNDS - CAISSES D'ASSURANCE ACCIDENT ET MALADIE	FRATERNAL FUNDS - CAISSES FRATERNELLES	EXPENSE FUND - CAISSE DES DEPENSES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT	LIFE INSURANCE FUNDS - CAISSES D'ASSURANCE-VIE	SICKNESS AND ACCIDENT INSURANCE FUNDS - CAISSES D'ASSURANCE ACCIDENT ET MALADIE
		$	$	$	$	$	$	$
1	ACTRA	195	535	...	...	...	333	282
2	ASSOC. CAN. TRAVELLERS	2	104	...	214	...	42	40
3	CANADIAN FORESTERS	10,001	...	190	...	71	5,548	52
4	CANADIAN SLOVAK BENEFIT	34	...	...	14	...	147	10
5	CANADIAN SLOVAK LEAGUE	90	...	...	39	...	119	...
6	CANADIAN WOODMEN	228	...	...	...	...	379	...
7	COMMERCIAL TRAVELLERS' ASSOC.	666	...	...	...	...	1,545	...
8	GRAND ORANGE LODGE	963	...	...	...	...	985	...
9	IND. ORDER OF FORESTERS	187,379	3,926	72	...	1,008	105,854	2,190
10	LUTHERAN LIFE	8,890	252	...	...	77	8,028	132
11	N.W. COMM. TRAVELLERS	57	...	...	236	...	312	...
12	ORDER OF ITALO-CANADIANS	12	1	...	13	...	47	11
13	SONS OF SCOTLAND	192	...	...	483	...	907	1
14	UKRANIAN FRAT. OF CANADA	94	1	...	36	...	482	3
15	UKRANIAN MUTUAL	258	...	...	26	...	199	11
16	WORKERS BENEVOLENT	206	5	...	85	...	324	37
	TOTAL 1982	209,267	4,824	262	1,146	1,156	125,251	2,769
	TOTAL 1981	198,853	4,453	154	1,008	1,192	105,657	2,463

1982 SOCIETES CANADIENNES - CANADIAN SOCIETIES ('000)
TABLEAU LVIII - REVENU (COMPTABILITE D'EXERCICE, Y COMPRIS LES FONDS DISTINCTS)

NO. - NO.	FRATERNAL FUNDS - CAISSES FRATERNELLES (EXCLUDING SEGREGATED FUNDS - EXCLUANT LES FONDS DISTINCTS)	STAFF BENEFIT FUNDS - CAISSES DE PREVOYANCE DU PERSONNEL	EXPENSE FUND - CAISSE DES DEPENSES	NET INVESTMENT GAIN/LOSS ON SEGREGATED FUNDS - GAIN/PERTE NET DE PLACEMENTS SUR FONDS DISTINCTS	OTHER - AUTRE	TOTAL INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS - BENEFICE TOTAL AVANT LES IMPOTS ET LES ELEMENTS EXCEPTIONNELS	EXTRAORDINARY ITEMS (NET OF INCOME TAXES) - ELEMENTS EXCEPTIONNELS (NETS DES IMPOTS)	AVERAGE RATE OF INVESTMENT INCOME EARNED - TAUX MOYEN DES PRODUITS DE PLACEMENTS GAGNES: LIFE INSURANCE FUNDS - CAISSES D'ASSURANCE-VIE	SICKNESS AND ACCIDENT INSURANCE FUNDS - CAISSES D'ASSURANCE ACCIDENT ET MALADIE
	$	$	$	$	$	$	$	%	%
1	112	...	...	...	451	1,908	...	18.2	18.4
2	...	...	13	...	5	420	...	8.8	10.7
3	10	126	...	107	144	16,249	...	11.2	9.2
4	...	...	...	...	1	206	3	11.7	9.1
5	...	...	7	...	3	258	...	7.3	...
6	...	...	...	...	...	607	...	9.4	...
7	116	27	...	...	21	2,375	...	11.3	...
8	...	18	...	...	13	1,979	...	10.0	...
9	34	3,350	...	...	4,578	308,391	...	9.7	11.9
10	...	...	...	...	...	17,379	...	11.1	16.2
11	...	32	49	...	61	747	...	9.2	...
12	...	...	1	...	...	85	...	11.9	11.0
13	...	7	8	...	19	1,617	...	9.4	10.5
14	8	...	24	...	30	678	...	11.6	6.7
15	...	...	52	...	...	546	...	8.4	6.7
16	...	...	130	...	3	790	...	6.9	7.2
	280	3,560	284	107	5,329	354,235	3	10.3	12.2
	200	3,670	254	-78	4,664	322,490	...	9.2	12.9

1982 CANADIAN SOCIETIES -SOCIETES CANADIENNES ('000)
TABLE LIX - EXPENDITURE (REVENUE BASIS, INCLUDING SEGREGATED FUNDS)

NO. - NO.	SOCIETY - SOCIETE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES: LIFE INSURANCE FUNDS - CAISSES D'ASSURANCE-VIE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES: SICKNESS AND ACCIDENT INSURANCE FUNDS - CAISSES D'ASSURANCE ACCIDENT ET MALADIE	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS AU TITRE DE RENTES DE REGLEMENT	INCREASE IN ACTUARIAL RESERVE FOR CERTIFICATES - AUGMENTATION DE LA PROVISION ACTUARIELLE POUR CERTIFICATS: LIFE INSURANCE FUNDS - CAISSES D'ASSURANCE-VIE	INCREASE IN ACTUARIAL RESERVE FOR CERTIFICATES - AUGMENTATION DE LA PROVISION ACTUARIELLE POUR CERTIFICATS: SICKNESS AND ACCIDENT INSURANCE FUNDS - CAISSES D'ASSURANCE ACCIDENT ET MALADIE	TAXES, LICENCES AND FEES EXCLUDING INCOME TAXES - TAXES, PERMIS ET HONORAIRES EXCLUANT LES IMPOTS	COMMISSIONS ON PREMIUMS, CONTRIBUTIONS - COMMISSIONS SUR PRIMES, REDEVANCES ET CONTRIBUTIONS
		$	$	$	$	$	$	$
1	ACTRA	65	376				12	
2	ASSOC. CAN. TRAVELLERS	10	110	21				
3	CANADIAN FORESTERS	10,279	10	92	1,207	-18	29	420
4	CANADIAN SLOVAK BENEFIT	79			25		1	
5	CANADIAN SLOVAK LEAGUE	94			41		2	
6	CANADIAN WOODMEN	177					1	8
7	COMMERCIAL TRAVELLERS' ASSOC.	387			241			
8	GRAND ORANGE LODGE	595			457		12	21
9	IND. ORDER OF FORESTERS	61,448	1,874	514	68,035	944	3,318	25,671
10	LUTHERAN LIFE	3,672	80	37	5,540	92	42	575
11	N.W. COMM. TRAVELLERS	204			9		2	
12	ORDER OF ITALO-CANADIANS	16	3		-1	-1	1	1
13	SONS OF SCOTLAND	577			139		2	3
14	UKRANIAN FRAT. OF CANADA	163			100	2	2	9
15	UKRANIAN MUTUAL	134	5		251	-4		
16	WORKERS BENEVOLENT	381	6		7	-2		
	TOTAL 1982	**78,272**	**2,484**	**664**	**76,051**	**1,013**	**3,424**	**26,708**
	TOTAL 1981	**66,324**	**2,282**	**611**	**83,225**	**1,158**	**2,861**	**24,557**

(1) INCLUDES NORMAL INCREASE IN SEGREGATED FUNDS.

TABLEAU LIX - DEPENSES (COMPTABILITE D'EXERCICE, Y COMPRIS LES FONDS DISTINCTS)

NO. - NO.	PAYMENTS FROM - PAIEMENTS: GENERAL EXPENSES - FRAIS GENERAUX	FRATERNAL FUNDS - CAISSES FRATERNELLES	STAFF BENEFIT FUNDS - CAISSES DE PREVOYANCE DU PERSONNEL	OTHER - AUTRE (1)	DIVIDENDS TO MEMBERS - PARTICIPATIONS	INCREASE IN PROVISION FOR DIVIDENDS TO MEMBERS - AUGMENTATION DE LA PROVISION POUR PARTICIPATIONS	TOTAL EXPENDITURE - TOTAL DES DEPENSES	INCOME TAXES - IMPOTS	NET INCOME - BENEFICE NET
	$	$	$	$	$	$	$	$	$
1	688	...	...	167	...	...	1,308	...	600
2	189	...	...	13	7	...	350	...	70
3	2,994	7	10	381	739	123	16,264	...	-15
4	37	...	...	...	20	...	162	...	47
5	52	1	...	...	84	3	277	...	-19
6	87	...	...	93	134	55	555	-6	58
7	535	46	5	221	553	8	1,996	...	379
8	263	...	8	63	426	-11	1,834	72	73
9	51,248	51	4,873	10,778	31,000	2,235	261,989	387	46,015
10	3,176	...	...	362	3,154	-880	15,850	-63	1,592
11	334	...	38	67	31	1	686	...	61
12	6	...	...	...	9	...	34	-1	52
13	437	...	21	10	370	...	1,559	-2	60
14	90	2	...	149	167	-10	674	...	4
15	61	...	...	2	193	-95	547	...	-1
16	276	...	...	6	149	1	824	...	-34
	60,473	**107**	**4,955**	**12,312**	**37,036**	**1,430**	**304,909**	**387**	**48,942**
	50,801	**65**	**2,022**	**10,978**	**33,323**	**4,085**	**282,293**	**952**	**39,245**

(1) Y COMPRIS L'AUGMENTATION NORMALE DES FONDS DISTINCTS.

1982 CANADIAN SOCIETIES - SOCIETES CANADIENNES ('000)
TABLE LX - RECONCILIATION OF SURPLUS (REVENUE BASIS, INCLUDING SEGREGATED FUNDS)

NO. - NO.	SOCIETY AND FUNDS - SOCIETE ET CAISSES	SURPLUS DEC. 31 1981 - EXCEDENT 31 DEC. 1981 (1)	NET INCOME FROM INCOME STATEMENT - BENEFICE NET PORTE DES RESULTATS	NET NON-AMORTIZABLE CAPITAL GAIN ON INVESTMENTS (EXCLUDING SEGREGATED FUNDS) - GAIN EN CAPITAL NET NON AMORTISSABLE SUR LES PLACEMENTS (EXCLUANT LES FONDS DISTINCTS)
		$	$	$
1	ACTRA			
	LIFE-VIE	944	314	....
	SICKNESS-MALADIE	641	286	....
2	ASSOC. CAN. TRAVELLERS			
	LIFE-VIE	155	35	....
	SICKNESS-MALADIE	100	11	....
	EXPENSE-DEPENSES	61	24	....
3	CANADIAN FORESTERS			
	LIFE-VIE	6,591	-109	....
	SEGREGATED-DISTINCTS	297	....	....
	SICKNESS-MALADIE	254	60	....
	STAFF-PERSONNEL	....	34	-34
4	CANADIAN SLOVAK BENEFIT			
	LIFE-VIE	266	58	2
	SICKNESS-MALADIE	96	10	....
	EXPENSE-DEPENSES	-5	-21	....
5	CANADIAN SLOVAK LEAGUE			
	LIFE-VIE	249	-20	....
	FRATERNAL-FRATERNEL	....	-1	....
	EXPENSE-DEPENSES	152	2	....
6	CANADIAN WOODMEN			
	LIFE-VIE	900	58	....
7	COMMERCIAL TRAVELLERS' ASSOC			
	LIFE-VIE	3,155	489	....
	FRATERNAL-FRATERNEL	....	-93	-9
	STAFF-PERSONNEL	....	-17	-1
8	GRAND ORANGE LODGE			
	LIFE-VIE	1,018	84	....
	STAFF-PERSONNEL	....	-11	....
9	IND. ORDER OF FORESTERS			
	LIFE-VIE	143,750	43,553	-249
	SICKNESS-MALADIE	10,053	2,662	-17
	FRATERNAL-FRATERNEL	....	-19	....
	STAFF-PERSONNEL	....	-181	847
10	LUTHERAN LIFE			
	LIFE-VIE	7,469	1,549	....
	SICKNESS-MALADIE	294	43	....
11	N.W. COMM. TRAVELLERS			
	LIFE-VIE	616	86	....
	STAFF-PERSONNEL	....	-31	....
	EXPENSE-DEPENSES	244	6	....
12	ORDER OF ITALO-CANADIANS			
	LIFE-VIE	149	36	....
	SICKNESS-MALADIE	46	9	....
	EXPENSE-DEPENSES	8	7	....
13	SONS OF SCOTLAND			
	LIFE-VIE	1,446	15	....
	SICKNESS-MALADIE	10	1	....
	STAFF-PERSONNEL	....	-5	....
	EXPENSE-DEPENSES	45	49	....

(1) DIFFERS FROM TABLE LX DATA IN 1981 VOLUME BECAUSE OF REVISIONS MADE AFTER THE VOLUME WENT TO PRESS.

1982 SOCIETES CANADIENNES - CANADIAN SOCIETIES ('000)
TABLEAU LX - CONCILIATION DE L'EXCEDENT (COMPTABILITE D'EXERCICE, Y COMPRIS LES FONDS DISTINCTS)

INCREASE (-)OR DECREASE IN RESERVES AND FUNDS - AUGMENTATION(-) OU DIMINUTION DES RESERVES ET DES CAISSES

REQUIRED BY THE DEPARTMENT - REQUISES PAR LE DEPARTEMENT

NO. - NO.	INVESTMENT VALUATION RESERVE - RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS	MISCELLANEOUS ASSETS RESERVE - RESERVE POUR LES ELEMENTS D'ACTIF DIVERS	GENERAL AND CONTINGENCY RESERVES - RESERVES GENERALES ET POUR EVENTUALITES	TRANSFERS TO SEGREGATED FUNDS - VIREMENTS AUX FONDS DISTINCTS	OTHER - AUTRE	SURPLUS DEC. 31, 1982 - EXCEDENT 31 DEC. 1982
	$	$	$	$	$	$
1	-26	...	-175	...	...	1,057
	...	...	12	...	...	939
2	45	7	2	...	...	244
	29	2	63	...	...	205
	3	...	-27	...	...	61
3	122	27	-20	...	28	6,574
	...	...	...	...	...	362
	33	...	...	...	-28	319
	...	...	...	...	...	...
4	-1	...	...	-17	...	308
	6	...	...	...	...	112
	...	...	...	17	...	-9
5	...	...	...	...	10	239
	...	...	...	...	1	...
	...	...	...	...	-5	149
6	34	...	...	...	...	992
7	-16	-61	...	...	-2	3.565
	102	...	...	...	...	...
	18	...	...	...	...	...
8	44	-2	...	...	...	1,144
	11	...	...	...	...	...
9	7,090	-1,431	-6,653	...	1,576	187,636
	1,183	...	...	...	...	13.881
	19	...	...	...	...	...
	-674	...	...	...	8	...
10	518	...	-290	...	...	9,246
	...	...	...	...	...	337
11	12	...	...	...	...	714
	14	...	17	...	...	...
	15	...	18	...	...	283
12	-1	...	...	...	...	184
	...	...	...	...	...	55
	...	...	...	...	...	15
13	73	...	-73	...	...	1,461
	...	...	...	...	-1	10
	...	...	...	...	...	...
	5	...	...	...	1	99
	4	...	...	...		

(1) DIFFERE DE L'INSCRIPTION FIGURANT AU TABLEAU LX DU VOLUME DE 1981, DES CORRECTIONS AYANT ETE APPORTEES APRES LA PUBLICATION DU VOLUME.

TABLE LX - RECONCILIATION OF SURPLUS (REVENUE BASIS, INCLUDING SEGREGATED FUNDS)

NO. - NO.	SOCIETY AND FUNDS - SOCIETE ET CAISSES	SURPLUS DEC. 31 1981 - EXCEDENT 31 DEC. 1981 (1)	NET INCOME FROM INCOME STATEMENT - BENEFICE NET PORTE CES RESULTATS	NET NON-AMORTIZABLE CAPITAL GAIN ON INVESTMENTS (EXCLUDING SEGREGATED FUNDS) - GAIN EN CAPITAL NET NON AMORTISSABLE SUR LES PLACEMENTS (EXCLUANT LES FONDS DISTINCTS)
		$	$	$
14	UKRANIAN FRAT OF CANADA			
	LIFE-VIE	903	10	....
	SICKNESS-MALADIE	100	2	....
	FRATERNAL-FRATERNEL	....	-8	....
	EXPENSE-DEPENSES	71	....	....
15	UKRANIAN MUTUAL			
	LIFE-VIE	368	-28	....
	SICKNESS-MALADIE	142	10	....
	EXPENSE-DEPENSES	16	17	....
16	WORKERS BENEVOLENT			
	LIFE-VIE	407	-50	-25
	SICKNESS-MALADIE	334	38	....
	EXPENSE-DEPENSES	149	-22	....
	TOTAL 1982			
	LIFE-VIE	168,385	46,080	-272
	SEGREGATED-DISTINCTS	297	....	....
	SICKNESS-MALADIE	12,070	3,132	-17
	FRATERNAL-FRATERNEL	....	-121	-9
	STAFF-PERSONNEL	....	-211	812
	EXPENSE-DEPENSES	741	62	....

(1) DIFFERS FROM TABLE LX DATA IN 1981 VOLUME BECAUSE OF REVISIONS MADE AFTER THE VOLUME WENT TO PRESS.

INCREASE (-)OR DECREASE IN RESERVES AND FUNDS

AUGMENTATION(-) OU DIMINUTION DES RESERVES ET DES CAISSES

REQUIRED BY THE DEPARTMENT - REQUISES PAR LE DEPARTEMENT

NO. - NO.	INVESTMENT VALUATION RESERVE - RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS	MISCELLANEOUS ASSETS RESERVE - RESERVE POUR LES ELEMENTS D'ACTIF DIVERS	GENERAL AND CONTINGENCY RESERVES - RESERVES GENERALES ET POUR EVENTUALITES	TRANSFERS TO SEGREGATED FUNDS - VIREMENTS AUX FONDS DISTINCTS	OTHER - AUTRE	SURPLUS DEC. 31, 1982 - EXCEDENT 31 DEC. 1982
	$	$	$	$	$	$
14	-4	....	....	....	....	909
	5	....	....	....	....	107
	8	....	....	....	....	....
	12	....	....	....	....	83
15	-3	....	8	....	....	345
	5	....	-5	....	....	152
	....	....	....	....	....	33
16	24	....	-14	....	....	342
	9	....	-4	2	....	379
	....	....	....	-2	....	125
	7,911	-1,460	-7,215	-17	1,612	214,960
	....	....	....	....	....	362
	1,270	2	66	2	-29	16,496
	129	....	....	....	1	....
	-626	....	17	....	8	....
	34	....	-9	15	-4	839

(1) DIFFERE DE L'INSCRIPTION FIGURANT AU TABLEAU LX DU VOLUME DE 1981, DES CORRECTIONS AYANT ETE APPORTEES APRES LA PUBLICATION DU VOLUME.

1982 FOREIGN SOCIETIES - SOCIETES ETRANGERES ('000)
TABLE LXI - ASSETS IN CANADA (AT BOOK VALUES)
(ALL FUNDS)

ON DEPOSIT WITH THE RECEIVER GENERAL, VESTED IN TRUST OR SECURED - EN DEPOT CHEZ LE RECEVEUR GENERAL, PLACE EN FIDUCIE, OU GARANTI

NO. - NO.	SOCIETY - SOCIETE	BONDS - OBLIGATIONS	SHARES - ACTIONS	MORTGAGE LOANS ON REAL ESTATE - PRETS HYPOTHECAIRES SUR BIENS-FONDS	REAL ESTATE - BIENS-FONDS	CERTIFICATE LOANS AND LIENS - AVANCES SUR CERTIFICATS ET RETENUES	CASH INCLUDING DEMAND DEPOSITS - ENCAISSE Y COMPRIS DEPOTS A DEMANDE
		$	$	$	$	$	$
1	ASSOCIATION CANADO-AMERICAINE	5,890	....	....	....	180	....
2	CROATIAN CATHOLIC	404	....	....	....	1	....
3	CROATIAN FRATERNAL	4,078	....	....	....	86	....
4	ELECTRICAL WORKERS'	10,609	2,192	391	....	....	171
5	FIRST CATH. SLOVAK LADIES	417	....	....	....	....	....
6	FIRST CATH. SLOVAK UNION	3,272	....	....	....	8	....
7	HUNGARIAN REFORMED	398	....	....	....	17	....
8	KNIGHTS OF COLUMBUS	51,000	3,807	....	....	4,866	....
9	LABOR ZIONIST	713	....	....	....	10	....
10	LOCOMOTIVE ENGINEERS'	820	....	....	....	9	....
11	LOYAL CHRISTIAN BENEFIT	59	....	....	....	....	....
12	LUTHERAN MUTUAL	139	....	....	....	....	....
13	NATIONAL SOC. OF DEAF	691	....	....	....	7	....
14	NATIONAL SLOVAK	155	....	....	....	....	....
15	NORTH AMERICAN BENEFIT	6,531	....	....	....	484	....
16	ORDER UNITED TRAVELERS	228	....	....	....	....	....
17	SERB NATIONAL	678	....	....	....	13	....
18	SONS OF NORWAY	13	....	548	....	77	....
19	THE ROYAL ARCANUM	2,801	....	....	....	88	....
20	UKRANIAN FRAT. (USA)	824	....	836	....	60	....
21	UKRANIAN NATIONAL AID	452	....	217	....	5	2
22	UKRAINIAN NATIONAL	6,815	....	....	....	183	....
23	UNITED TRANSPORTATION	3,361	....	....	....	29	....
24	WOODMEN OF THE WORLD	480	....	....	....	11	....
25	WORKMEN'S CIRCLE	166	....	....	....	....	....
	TOTAL, 1982	100,994	5,999	1,992	....	6,134	173
	TOTAL, 1981	89,109	6,694	2,073	....	5,149	95

1982 SOCIETES ETRANGERES - FOREIGN SOCIETIES ('000)
TABLEAU LXI - ACTIF AU CANADA (VALEUR COMPTABLES)
(TOUTES LES CAISSES)

NO. - NO.	BY POLICIES IN CANADA - PAR POLICES AU CANADA: OTHER - AUTRE	SUB-TOTAL - TOTAL PARTIEL	UNDER THE CONTROL OF THE CHIEF AGENT - SOUS LA GESTION DE L'AGENT PRINCIPAL: INVESTMENT INCOME DUE AND ACCRUED - PRODUITS DE PLACEMENTS A RECEVOIR	OUTSTANDING PREMIUMS, CONTRIBUTIONS AND DUES - PRIMES, REDEVANCES ET CONTRIBUTIONS A REGLER	OTHER ASSETS - AUTRES ELEMENTS D'ACTIF	SUB-TOTAL - TOTAL PARTIEL	TOTAL ASSETS - ACTIF GLOBAL
	$	$	$	$	$	$	$
1	....	6,070	128	39	140	307	6,377
2	....	405	10	5	40	55	460
3	....	4,164	78	23	533	634	4,798
4	....	13,363	270	18	593	881	14,244
5	....	417	11	1	64	76	493
6	....	3,280	76	5	216	297	3,577
7	....	415	19	1	339	359	774
8	....	59,673	1,323	357	4,528	6,208	65,881
9	....	723	19	8	279	306	1,029
10	....	829	13	1	116	130	959
11	....	59	....	....	19	19	78
12	....	139	4	....	1	5	144
13	....	698	17	1	42	60	758
14	....	155	2	....	35	37	192
15	....	7,015	174	....	130	304	7,319
16	....	228	4	3	132	139	367
17	....	691	15	....	150	165	856
18	700	1,338	35	1	1,085	1,121	2.459
19	....	2,889	65	....	89	154	3,043
20	6	1,726	81	16	1,225	1,322	3,048
21	1,024	1,700	43	15	43	101	1,801
22	....	6,998	177	....	391	568	7,566
23	....	3,390	84	4	490	578	3,968
24	....	491	7	....	86	93	584
25	....	166	6	....	194	200	366
	1,730	117,022	2,661	498	10,960	14,119	131,141
	2,106	105,226	2,318	431	12,014	14,763	119,989

1982 FOREIGN SOCIETIES - SOCIETES ETRANGERES ('000)
TABLE LXII - LIABILITIES IN CANADA

		INSURANCE AND EXPENSE FUNDS			
		ACTUARIAL RESERVE - PROVISION ACTUARIELLE		OUTSTANDING CLAIMS - RECLAMATIONS A REGLER	
NO. - NO.	SOCIETY - SOCIETY	LIFE - VIE	SICKNESS AND ACCIDENT - ACCIDENT ET MALADIE	LIFE - VIE	SICKNESS AND ACCIDENT - ACCIDENT ET MALADIE
		$	$	$	$
1	ASSOCIATION CANADO-AMERICAINE.	3,545	19	20	....
2	CROATIAN CATHOLIC............	285	1	4	2
3	CROATIAN FRATERNAL...........	2,658	67	44	2
4	ELECTRICAL WORKERS'..........	7,990	....	162	....
5	FIRST CATH. SLOVAK LADIES.....	238	....	1	....
6	FIRST CATH. SLOVAK UNION......	967	....	6	....
7	HUNGARIAN REFORMED...........	248	....	....	....
8	KNIGHTS OF COLUMBUS..........	42,236	....	456	....
9	LABOR ZIONIST................	442	1	53	....
10	LOCOMOTIVE ENGINEERS'.........	285	7	2	20
11	LOYAL CHRISTIAN BENEFIT.......	22	....	....	....
12	LUTHERAN MUTUAL..............	1	....	....	....
13	NATIONAL SOC. OF DEAF.........	426	13	2	1
14	NATIONAL SLOVAK..............	73	....	2	....
15	NORTH AMERICAN BENEFIT........	3,762	....	19	....
16	ORDER UNITED TRAVELERS........	....	....	....	71
17	SERB NATIONAL................	486	2	2	....
18	SONS OF NORWAY...............	934	6	3	....
19	THE ROYAL ARCANUM............	1,401	....	10	....
20	UKRANIAN FRAT. (USA)..........	1,079	1	33	....
21	UKRANIAN NATIONAL AID.........	1,027	....	11	....
22	UKRAINIAN NATIONAL...........	3,414	4	53	....
23	UNITED TRANSPORTATION.........	1,469	124	12	5
24	WOODMEN OF THE WORLD.........	186	....	4	....
25	WORKMEN'S CIRCLE.............	84	6	1	1
	TOTAL, 1982...................	**73,258**	**251**	**900**	**102**
	TOTAL, 1981...................	**62,823**	**265**	**617**	**109**

1982 SOCIETES ETRANGERES - FOREIGN SOCIETIES ('000)
TABLEAU LXII - PASSIF AU CANADA

NO. - NC.	AMOUNTS ON DEPOSIT - SOMMES EN DEPOT	PROVISION FOR DIVIDENDS TO MEMBERS - PROVISON POUR PARTICIPATIONS	OTHER LIABILITIES - AUTRE PASSIF	CAISSES D'ASSURANCE ET DE DEPENSES — SPECIAL RESERVES - RESERVES SPECIALES: REQUIRED INVESTMENT VALUATION RESERVE - RESERVE POUR FLUCTUATION DE LA VALEUR DES PLACEMENTS	SPECIAL RESERVES - RESERVES SPECIALES: OTHER - AUTRE	FRATERNAL FUNDS - CAISSES FRATERNELLES	TOTAL, ALL FUNDS - TOTAL DE TOUTES LES CAISSES
	$	$	$	$	$	$	$
1	302	43	328	1,195	....	18	5.470
2	....	5	....	44	....	....	341
3	101	30	73	412	1	....	3.388
4	....	36	28	942	....	....	9.158
5	....	5	9	53	....	....	306
6	5	17	151	349	....	....	1,495
7	....	....	5	63	6	....	322
8	1,215	2,492	2.504	4.334	....	....	53,237
9	....	....	31	65	....	....	592
10	23	2	3	....	....	....	342
11	....	1	1	14	5	....	43
12	1	....	102	....	....	....	104
13	....	4	14	62	....	....	522
14	1	1	....	13	....	....	90
15	487	157	128	1,013	....	....	5,566
16	1	....	90	24	....	1	187
17	....	5	2	69	....	....	566
18	83	33	56	2	....	....	1,117
19	....	55	1	256	5	....	1,728
20	4	14	43	51	....	....	1,225
21	36	15	44	144	5	....	1,282
22	15	86	113	870	....	1	4.556
23	29	36	22	571	....	....	2,268
24	13	10	....	137	....	....	350
25	....	....	3	12	....	....	107
	2,316	3,047	3,751	10,695	22	20	94,362
	6,130	2,520	3,336	17,908	12	21	83,741

1982 FOREIGN SOCIETIES - SOCIETES ETRANGERES ('000)
TABLE LXIII - INCOME IN CANADA (REVENUE BASIS)

NO. - NO.	SOCIETY - SOCIETE	PREMIUMS, CONTRIBUTIONS AND DUES - PRIMES, REDEVANCES ET CONTRIBUTIONS: LIFE INSURANCE FUNDS - CAISSES D'ASSURANCE-VIE	SICKNESS AND ACCIDENT INSURANCE FUNDS - CAISSES D'ASSURANCE ACCIDENT ET MALADIE	FRATERNAL FUNDS - CAISSES FRATERNELLES	EXPENSE FUND - CAISSE DES DEPENSES	CONSIDERATIONS FOR SETTLEMENT ANNUITIES - ATTRIBUTIONS A DES RENTES DE REGLEMENT
		$	$	$	$	$
1	ASSOCIATION CANADO-AMERICAINE	736	9	...	...	...
2	CROATIAN CATHOLIC	39	1	...	...	...
3	CROATIAN FRATERNAL	254	25	6	...	...
4	ELECTRICAL WORKERS'	327	...	...	97	...
5	FIRST CATH. SLOVAK LADIES	14	...	...	...	...
6	FIRST CATH. SLOVAK UNION	82	...	...	...	...
7	HUNGARIAN REFORMED	35	...	...	...	...
8	KNIGHTS OF COLUMBUS	15,377	...	...	...	...
9	LABOR ZIONIST	23	...	18	...	...
10	LOCOMOTIVE ENGINEERS'	16	7	...	...	...
11	LOYAL CHRISTIAN BENEFIT	...	...	...	...	...
12	LUTHERAN MUTUAL	...	...	...	...	...
13	NATIONAL SOC. OF DEAF	45	4	...	...	...
14	NATIONAL SLOVAK	4	...	...	...	...
15	NORTH AMERICAN BENEFIT	728	...	3	...	...
16	ORDER UNITED TRAVELERS	...	190	5	87	...
17	SERB NATIONAL	53	2	...	...	...
18	SONS OF NORWAY	213	3	...	...	...
19	THE ROYAL ARCANUM	142	...	...	...	...
20	UKRANIAN FRAT. (USA)	169	...	...	...	...
21	UKRANIAN NATIONAL AID	147	...	...	...	...
22	UKRAINIAN NATIONAL	400	17	9	...	...
23	UNITED TRANSPORTATION	110	86	...	...	...
24	WOODMEN OF THE WORLD	2	...	...	...	...
25	WORKMEN'S CIRCLE	27	5	...	...	...
	TOTAL, 1982	18,943	349	41	184	...
	TOTAL, 1981	12,314	367	71	170	...

(1) FOR ASSOCIATION CANADO-AMERICAINE, EXPENSE FUND REFERS TO CORPORATE SURPLUS ACCOUNTS.

1982 SOCIETES ETRANGERES - FOREIGN SOCIETIES ('000)
TABLEAU LXIII - REVENU AU CANADA (COMPTABILITE DE REVENU)

NO. - NO.	INVESTMENT INCOME - PRODUITS DE PLACEMENTS: LIFE INSURANCE FUNDS - CAISSES D'ASSURANCE-VIE	SICKNESS AND ACCIDENT INSURANCE FUNDS - CAISSES D'ASSURANCE ACCIDENT ET MALADIE	FRATERNAL FUNDS - CAISSES FRATERNELLES	STAFF BENEFIT FUNDS - CAISSES DE PREVOYANCE DU PERSONNEL	EXPENSE FUND - CAISSE DE DEPENSES (1)	NET CAPITAL GAINS ON INVESTMENTS - GAINS EN CAPITAL (NETS) SUR PLACEMENTS	OTHER - AUTRE	TOTAL INCOME IN CANADA - BENEFICE TOTAL AU CANADA
	$	$	$	$	$	$	$	$
1	121	4	...	...	399	...	32	1,301
2	37	...	...	...	...	...	...	77
3	356	...	...	...	...	...	13	554
4	1 388	...	...	...	...	-78	...	1,734
5	45	...	...	...	...	...	...	59
6	328	...	...	...	...	...	2	412
7	88	...	...	...	...	...	...	104
8	6.103	...	...	...	...	1,015	1,182	23.677
9	69	...	...	...	...	...	...	110
10	35	4	...	...	...	...	2	64
11	5	...	...	...	...	...	...	5
12	11	...	...	...	...	...	1	12
13	51	1	...	...	...	...	...	101
14	9	...	...	...	...	...	...	13
15	853	...	8	...	...	...	84	1,474
16	...	9	3	...	7	...	16	317
17	55	...	...	...	...	...	...	110
18	263	...	...	...	...	4	10	493
19	250	...	...	...	...	...	...	392
20	275	...	...	...	...	...	...	444
21	217	...	...	...	...	...	9	373
22	545	15	11	...	...	...	3	1,000
23	267	22	...	...	...	...	1	486
24	23	...	...	...	...	...	2	27
25	28	4	...	...	...	...	...	54
	11,203	38	20	...	406	941	1,357	33,503
	10,280	62	17	...	413	726	1,664	26,094

(1) LE FONDS DE RESERVE DE L'ASSOCIATION CANADO-AMERICAINE DESIGNE LE COMPTE D'EXCEDENT DE LA SOCIETE.

1982 FOREIGN SOCIETIES - SOCIETES ETRANGERES ('000)
TABLE LXIV - EXPENDITURE IN CANADA (REVENU BASIS)

NO. - NO.	SOCIETY - SOCIETE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES: LIFE INSURANCE - ASSURANCE-VIE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES: SICKNESS AND ACCIDENT INSURANCE - ASSURANCE ACCIDENT ET MALADIE	PAYMENTS UNDER SETTLEMENT ANNUITIES - PAIEMENTS AU TITRE DE RENTES DE REGLEMENT	TAXES, LICENCES AND FEES - TAXES, PERMIS ET HONORAIRES
		$	$	$	$
1	ASSOCIATION CANADO-AMERICAINE	325	2	....	35
2	CROATIAN CATHOLIC	17	3	....	....
3	CROATIAN FRATERNAL	298	24	....	6
4	ELECTRICAL WORKERS'	393	....	....	57
5	FIRST CATH. SLOVAK LADIES	16	....	....	....
6	FIRST CATH. SLOVAK UNION	67	....	....	....
7	HUNGARIAN REFORMED	24	....	....	20
8	KNIGHTS OF COLUMBUS	2,692	....	8	80
9	LABOR ZIONIST	35	....	....	2
10	LOCOMOTIVE ENGINEERS'	31	3	....	....
11	LOYAL CHRISTIAN BENEFIT	....	....	....	....
12	LUTHERAN MUTUAL	56	....	....	138
13	NATIONAL SOC. OF DEAF	14	2	....	1
14	NATIONAL SLOVAK	14	....	....	....
15	NORTH AMERICAN BENEFIT	339	....	....	11
16	ORDER UNITED TRAVELERS	....	124	....	2
17	SERB NATIONAL	37	....	....	1
18	SONS OF NORWAY	52	1	....	2
19	THE ROYAL ARCANUM	211	....	....	1
20	UKRANIAN FRAT. (USA)	105	....	....	16
21	UKRANIAN NATIONAL AID	73	....	....	....
22	UKRAINIAN NATIONAL	301	....	....	2
23	UNITED TRANSPORTATION	231	39	....	3
24	WOODMEN OF THE WORLD	15	....	1	....
25	WORKMEN'S CIRCLE	5	2	....	1
	TOTAL, 1982	5,351	200	9	378
	TOTAL, 1981	4,205	231	2	214

1982 SOCIETES ETRANGERES - FOREIGN SOCIETIES ('000)
TABLEAU LXIV - DEPENSES AU CANADA (COMPTABILITE D'EXERCICE)

NO. - NO.	COMMISSIONS - COMMISSIONS	GENERAL EXPENSES - FRAIS GENERAUX	PAYMENTS FROM FRATERNAL FUNDS - PAIEMENTS DES CAISSES FRATERNELLES	OTHER - AUTRE	DIVIDENDS TO MEMBERS - PARTICIPATIONS	TOTAL - TOTAL
	$	$	$	$	$	$
1	237	165	...	52	37	853
2	1	38	...	...	5	64
3	19	13	5	15	29	409
4	...	47	...	...	36	533
5	2	15	...	...	8	41
6	7	31	...	...	18	123
7	5	6	...	1	...	56
8	2,738	676	...	5,164	1,996	13,354
9	...	19	...	5	...	61
10	...	15	...	1	4	54
11	...	4	...	...	1	5
12	...	3	...	8	2	207
13	3	5	...	...	4	29
14	...	4	...	...	1	19
15	38	55	...	52	152	657
16	...	42	14	12	...	194
17	2	4	...	...	4	48
18	44	178	...	11	27	315
19	...	41	...	...	52	305
20	22	12	...	1	20	176
21	20	16	...	1	14	124
22	53	18	...	...	67	441
23	7	405	...	7	24	716
24	...	1	...	2	10	29
25	...	13	...	...	...	21
	3,198	1,826	19	5,342	2,511	18,834
	2,961	1,410	24	821	2,235	12,103

1982 CANADIAN SOCIETIES - SOCIETES CANADIENNES ('000)
TABLE LXV - LIFE INSURANCE BUSINESS
(NET AMOUNTS. REVENUE BASIS, INCLUDING SEGREGATED FUNDS)

NO. - NO.	SOCIETY - SOCIETE	PREMIUMS - PRIMES	CLAIMS INCURRED - RECLAMATIONS ENCOURUES: DEATH: DISABILITY: MATURITY - DECES: INCAPACITE: ECHEANCE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES: OTHER - AUTRE
		$	$	$
1	ACTRA			
	A	195	65	
	C	195	65	
2	ASSOC. CAN. TRAVELLERS			
	A	2	8	2
	C	2	8	2
3	CANADIAN FORESTERS			
	A	10.001	1.398	8.872
	C	10.001	1.398	8.872
4	CANADIAN SLOVAK BENEFIT			
	A	34	73	6
	C	34	73	6
5	CANADIAN SLOVAK LEAGUE			
	A	90	87	7
	C	90	87	7
6	CANADIAN WOODMEN			
	A	228	153	24
	C	228	153	24
7	COMMERCIAL TRAVELLERS' ASSOC			
	A	666	387	
	C	666	387	
8	GRAND ORANGE LODGE			
	A	953	493	102
	C	963	493	102
9	IND. ORDER OF FORESTERS			
	A	29.393	3.752	5.866
	B	157.986	22.649	29.181
	C	187.379	26.401	35.047
10	LUTHERAN LIFE			
	A	8.890	888	2.784
	C	8.890	888	2.784
11	N.W. COMM. TRAVELLERS			
	A	57	204	
	C	57	204	
12	ORDER OF ITALO-CANADIANS			
	A	12	15	1
	C	12	15	1
13	SONS OF SCOTLAND			
	A	192	421	156
	C	192	421	156
14	UKRANIAN FRAT. OF CANADA			
	A	94	124	39
	C	94	124	39
15	UKRANIAN MUTUAL			
	A	258	113	21
	C	258	113	21
16	WORKERS BENEVOLENT			
	A	206	345	36
	C	206	345	36
	TOTAL 1982			
	A	51.281	8.526	17.916
	B	157.986	22.649	29.181
	C	209.267	31.175	47.097

(A) IN CANADA (B) OUT OF CANADA (C) TOTAL BUSINESS

1982 SOCIETIES CANADIENNES - CANADIAN SOCIETIES ('000)
TABLEAU LXV - AFFAIRES D'ASSURANCE-VIE
(MONTANTS NETS. COMPTABILITE D'EXERCICE, Y COMPRIS LES FONDS DISTINCTS)

CERTIFICATES - CERTIFICATS

NO. - NO.	NEW EFFECTED - EMISSIONS NUMBER - NOMBRE	NEW EFFECTED - EMISSIONS AMOUNT - MONTANT	CEASED BY DEATH - CESSES PAR DECES NUMBER - NOMBRE	CEASED BY DEATH - CESSES PAR DECES AMOUNT - MONTANT	CEASED BY MATURITY - CESSES PAR ECHEANCE NUMBER - NOMBRE	CEASED BY MATURITY - CESSES PAR ECHEANCE AMOUNT - MONTANT	IN FORCE DEC. 31 - EN VIGUEUR 31 DEC. NUMBER - NOMBRE	IN FORCE DEC. 31 - EN VIGUEUR 31 DEC. AMOUNT - MONTANT
	$	$	$	$	$	$	$	$
1	826	1.312	23	63	...	...	7.108	31,093
	826	1.312	23	63	...	...	7.108	31,093
2	22	25	9	8	13	4	546	522
	22	25	9	8	13	4	546	522
3	973	15.309	287	620	469	709	28.076	172,184
	973	15.309	287	620	469	709	28.076	172.184
4	33	47	42	57	10	15	1,475	2.071
	33	47	42	57	10	15	1,475	2.071
5	99	119	56	54	29	30	2.763	3.055
	99	119	56	54	29	30	2,763	3.055
6	75	234	15	30	69	123	2.737	6.196
	75	234	15	30	69	123	2.737	6.196
7	2.631	2.016	435	380	...	...	25,783	21.947
	2.631	2.016	435	380	...	...	25.783	21,947
8	280	1.336	39	131	174	354	9.581	23.509
	280	1.336	39	131	174	354	9,581	23.509
9	9.660	248.304	849	3.453	140	234	144,664	1.861.631
	71.623	2.048.001	4.430	17.761	548	876	789,374	9.578.839
	81.283	2.296.305	5.279	21,214	688	1,110	934,038	11,440,470
10	1,810	47,325	112	635	37	135	34,742	338.575
	1,810	47,325	112	635	37	135	34,742	338.575
11	1,491	1,291	155	127	...	...	12,577	10,719
	1,491	1,291	155	127	...	...	12,577	10,719
12	27	21	8	6	7	9	702	560
	27	21	8	6	7	9	702	560
13	286	413	187	254	113	167	10,312	16,685
	286	413	187	254	113	167	10,312	16,685
14	77	151	87	67	57	61	3,248	4,587
	77	151	87	67	57	61	3,248	4,587
15	65	170	41	43	59	79	1,647	3,579
	65	170	41	43	59	79	1,647	3,579
16	93	346	190	105	166	145	5,599	6,819
	93	346	190	105	166	145	5,599	6,819
	18,448	318,419	2,535	6,033	1,343	2,065	291,560	2,503,732
	71,623	2,048,001	4,430	17,761	548	876	789,374	9,578,839
	90,071	2,366,420	6,965	23,794	1,891	2,941	1,080,934	12,082,571

(A) AU CANADA (B) HORS DU CANADA (C) PORTEFEUILLE GLOBAL

1982 FOREIGN SOCIETIES - SOCIETES ETRANGERES ('000)
TABLE LXVI - LIFE INSURANCE BUSINESS IN CANADA
(NET AMOUNTS. REVENUE BASIS, INCLUDING SEGREGATED FUNDS)

NO. - NO.	SOCIETY - SOCIETE	PREMIUMS - PRIMES	CLAIMS INCURRED - RECLAMATIONS ENCOURUES: DEATH; DISABILITY; MATURITY - DECES; INCAPACITE; ECHEANCE	CLAIMS INCURRED - RECLAMATIONS ENCOURUES: OTHER - AUTRE
		$	$	$
1	ASSOCIATION CANADO-AMERICAINE	736	201	124
2	CROATIAN CATHOLIC	39	8	9
3	CROATIAN FRATERNAL	254	252	46
4	ELECTRICAL WORKERS'	327	393	.....
5	FIRST CATH. SLOVAK LADIES	14	10	6
6	FIRST CATH. SLOVAK UNION	82	63	4
7	HUNGARIAN REFORMED	35	9	15
8	KNIGHTS OF COLUMBUS	15,377	1,583	1,109
9	LABOR ZIONIST	23	18	17
10	LOCOMOTIVE ENGINEERS'	16	21	10
11	LOYAL CHRISTIAN BENEFIT	.....	.....	.....
12	LUTHERAN MUTUAL	.....	5	51
13	NATIONAL SOC. OF DEAF	45	5	8
14	NATIONAL SLOVAK	4	5	9
15	NORTH AMERICAN BENEFIT	728	47	292
16	ORDER UNITED TRAVELERS	.....	.....	.....
17	SERB NATIONAL	53	30	7
18	SONS OF NORWAY	213	20	32
19	THE ROYAL ARCANUM	142	48	163
20	UKRANIAN FRAT. (USA)	169	80	25
21	UKRANIAN NATIONAL AID	147	52	21
22	UKRAINIAN NATIONAL	400	225	76
23	UNITED TRANSPORTATION	110	162	69
24	WOODMEN OF THE WORLD	2	9	6
25	WORKMEN'S CIRCLE	27	5	.....
	TOTAL, 1982	**18,943**	**3,252**	**2,099**
	TOTAL, 1981	**12,314**	**2,504**	**1,701**

1982 SOCIETES ETRANGERES - FOREIGN SOCIETIES ('000)
TABLEAU LXVI - AFFAIRES D'ASSURANCE-VIE AU CANADA
(MONTANTS NETS. COMPTABILITE D'EXERCICE, Y COMPRIS LES FONDS DISTINCTS)

CERTIFICATES - CERTIFICATS

NO. - NO.	NEW EFFECTED - EMISSIONS		CEASED BY DEATH - CESSES PAR DECES		CEASED BY MATURITY - CESSES PAR ECHEANCE		IN FORCE DEC. 31 - EN VIGUEUR 31 DEC	
	NUMBER - NOMBRE	AMOUNT - MONTANT	NUMBER - NOMBRE	AMOUNT - MONTANT	NUMBER - NOMBRE	AMOUNT - MONTANT	NUMBER - NOMBRE	AMOUNT - MONTANT
	$	$	$	$	$	$	$	$
1	2.234	10.014	115	136	28	45	10.919	32.824
2	65	57	4	3	5	5	1.106	1.095
3	238	2.960	104	94	138	151	6.886	18.814
4	2.837	5.674	221	393	...	...	29.692	59.384
5	12	13	6	5	5	5	564	615
6	58	311	31	23	40	41	2.252	3.635
7	3	15	10	3	5	6	440	1.271
8	10.981	192.884	344	1.211	93	169	58.213	670.636
9	...	...	47	31	6	4	1.838	800
10	...	...	7	9	7	13	273	663
11	...	...	...	...	...	...	30	33
12	...	...	3	5	...	...	1	1
13	17	102	6	4	3	2	783	1.826
14	...	...	3	3	2	2	155	173
15	29	615	35	31	26	13	5.278	45.704
16	...	...	...	...	...	...	...	...
17	22	23	13	11	20	18	1.428	1.372
18	143	4.599	1	10	2	6	1.005	15.122
19	120	753	26	32	...	...	2.396	6.386
20	108	449	28	38	55	43	2.324	3.933
21	...	259	...	3	...	51	2	3.467
22	201	496	64	63	165	169	6.598	11.378
23	7	187	51	76	44	69	1.312	5.034
24	...	...	8	7	1	1	211	241
25	...	...	36	6	...	...	920	150
	17,075	**219,411**	**1,163**	**2,187**	**645**	**813**	**134,626**	**884,557**
	11,316	**172,874**	**1,093**	**1,498**	**767**	**901**	**128,221**	**738,527**

1982 CANADIAN SOCIETIES - SOCIETES CANADIENNES ('000)
TABLE LXVII - SICKNESS AND ACCIDENT INSURANCE BUSINESS
(NET AMOUNTS. REVENUE BASIS)

NO. - NO.	SOCIETY - SOCIETE	PREMIUMS - PRIMES	CLAIMS INCURRED - RECLAMATIONS ENCOURUES: DEATH - DECES	CLAIMS INCURRED - RECLAMATIONS ENCOURUES: SICKNESS AND DISABILITY - MALADIE ET INCAPACITE
		$	$	$
1	ACTRA			
	A	535		376
	C	535		376
2	ASSOC. CAN. TRAVELLERS			
	A	104	56	54
	C	104	56	54
3	CANADIAN FORESTERS			
	A			10
	C			10
4	CANADIAN SLOVAK BENEFIT			
5	CANADIAN SLOVAK LEAGUE			
6	CANADIAN WOODMEN			
7	COMMERCIAL TRAVELLERS' ASSOC			
8	GRAND ORANGE LODGE			
9	IND. ORDER OF FORESTERS			
	A	806		307
	B	3,120		1,567
	C	3,926		1,874
10	LUTHERAN LIFE			
	A	252		80
	C	252		80
11	N.W. COMM. TRAVELLERS			
12	ORDER OF ITALO-CANADIANS			
	A	1	2	1
	C	1	2	1
13	SONS OF SCOTLAND			
	A			
	C			
14	UKRANIAN FRAT. OF CANADA			
	A	1		
	C	1		
15	UKRANIAN MUTUAL			
	A		5	
	C		5	
16	WORKERS BENEVOLENT			
	A	5		6
	C	5		6
	TOTAL 1982			
	A	1,704	63	834
	B	3,120		1,567
	C	4,824	63	2,401

(A) IN CANADA (B) OUT OF CANADA (C) TOTAL BUSINESS

1982 SOCIETES CANADIENNES - CANADIAN SOCIETIES ('000)
TABLEAU LXVII - AFFAIRES D'ASSURANCE MALADIE ET ACCIDENTS
(MONTANTS NETS. COMPTABILITE D'EXERCICE)

NO. - NO	NUMBER OF CERTIFICATES - NOMBRE DE CERTIFICATS					
		TERMINATIONS				
	NEW EFFECTED - EMISSIONS	DEATH - DECES	LAPSE - DECHEANCE	OTHER - AUTRES	TOTAL - TOTAL	IN FORCE DEC. 31 - EN VIGUEUR 31 DEC.
	$	$	$	$	$	$
1	9	11	....	682	693	3,341
	9	11	....	682	693	3,341
2	366	55	412	....	467	6,388
	366	55	412	....	467	6,388
3	....	10	....	78	88	1,271
	....	10	....	78	88	1,271
4						
5						
6						
7						
8						
9	1,462	....	1,806	....	1,806	13,167
	10,015	....	9,366	....	9,366	49,502
	11,477	....	11,172	....	11,172	62,669
10	139	3	155	1	159	1,604
	139	3	155	1	159	1,604
11						
12	2	....	1	....	1	74
	2	....	1	....	1	74
13	....	....	....	....	....	1
	....	....	....	....	....	1
14	18	1	3	29	33	90
	18	1	3	29	33	90
15	....	16	....	7	23	202
	....	16	....	7	23	202
16	....	10	19	20	49	415
	....	10	19	20	49	415
	1,996	106	2,396	817	3,319	26,553
	10,015	....	9,366	....	9,366	49,502
	12,011	106	11,762	817	12,685	76,055

(A) AU CANADA (B) HORS DU CANADA (C) PORTEFEUILLE GLOBAL

1982 FOREIGN SOCIETIES - SOCIETES ETRANGERES ('000)
TABLE LXVIII - SICKNESS AND ACCIDENT BUSINESS IN CANADA
(NET AMOUNTS. REVENUE BASIS)

NO. - NO.	SOCIETY - SOCIETE	PREMIUMS - PRIMES	CLAIMS INCURRED - RECLAMATIONS ENCOURUES: DEATH - DECES	CLAIMS INCURRED - RECLAMATIONS ENCOURUES: SICKNESS AND DISABILITY - MALADIE ET INCAPACITE
		$	$	$
1	ASSOCIATION CANADO-AMERICAINE.	9	....	2
2	CROATIAN CATHOLIC............	1	....	3
3	CROATIAN FRATERNAL...........	25	....	24
4	ELECTRICAL WORKERS'..........	....	....	....
5	FIRST CATH. SLOVAK LADIES.....	....	....	....
6	FIRST CATH. SLOVAK UNION......	....	....	....
7	HUNGARIAN REFORMED...........	....	....	....
8	KNIGHTS OF COLUMBUS..........	....	....	....
9	LABOR ZIONIST................	....	....	....
10	LOCOMOTIVE ENGINEERS'.........	7	....	3
11	LOYAL CHRISTIAN BENEFIT.......	....	....	....
12	LUTHERAN MUTUAL..............	....	....	....
13	NATIONAL SOC. OF DEAF.........	4	....	2
14	NATIONAL SLOVAK..............	....	....	....
15	NORTH AMERICAN BENEFIT........	....	....	....
16	ORDER UNITED TRAVELERS........	190	45	79
17	SERB NATIONAL................	2	....	....
18	SONS OF NORWAY...............	3	....	1
19	THE ROYAL ARCANUM............	....	....	....
20	UKRANIAN FRAT. (USA)..........	....	....	....
21	UKRANIAN NATIONAL AID.........	....	....	....
22	UKRAINIAN NATIONAL...........	17	....	....
23	UNITED TRANSPORTATION.........	86	....	39
24	WOODMEN OF THE WORLD..........	....	....	....
25	WORKMEN'S CIRCLE.............	5	....	2
	TOTAL, 1982..................	349	45	155
	TOTAL, 1981..................	367	35	196

1982 SOCIETES ETRANGERES - FOREIGN SOCIETIES ('000)
TABLEAU LXVIII - AFFAIRES D'ASSURANCE ACCIDENT ET MALADIE AU CANADA
(MONTANTS NETS. COMPTABILITE D'EXERCICE)

NO. - NO.	NUMBER OF CERTIFICATES - NOMBRE DE CERTIFICATS					
		TERMINATIONS				
	NEW EFFECTED - EMISSIONS	DEATH - DECES	LAPSE - DECHEANCE	OTHER - AUTRES	TOTAL - TOTAL	IN FORCE DEC. 31 - EN VIGUEUR 31 DEC.
	$	$	$	$	$	$
1	....	3	1	15	19	267
2	....	1	....	1	2	57
3	3	77	14	73	164	1,955
4	....	....	....	....	....	....
5	....	....	....	....	....	....
6	....	....	....	....	....	....
7	....	....	....	....	....	....
8	....	....	....	....	....	....
9	....	1	9	1	11	16
10	....	1	4	8	13	40
11	....	....	....	....	....	....
12	....	....	....	....	....	....
13	....	2	....	9	11	147
14	....	....	....	....	....	....
15	....	....	....	....	....	....
16	553	124	1,043	81	1,248	10,573
17	....	....	....	11	11	122
18	3	....	7	....	7	66
19	....	....	1	....	1	5
20	46	....	18	....	18	424
21	....	....	....	....	....	....
22	27	....	64	26	90	1,323
23	13	29	131	131	291	1,705
24	....	....	....	....	....	....
25	....	....	....	14	14	109
	645	238	1,292	370	1,900	16,809
	886	230	1,497	270	1,997	17,830

1982 CANADIAN SOCIETIES - SOCIETES CANADIENNES ('000)
TABLE LXIX - MOVEMENT OF LIFE INSURANCE CERTIFICATES (GROSS AMOUNTS)

NO. - NO.	SOCIETY - SOCIETE	IN FORCE, DEC. 31, 1981 - EN VIGUEUR 31 DEC. 1981	NEW EFFECTED - EMISSIONS	OLD REVIVED - REMIS EN VIGUEUR	NEW BONUS ADDITIONS - AFFECTATION DE PARTICIPATION	OLD INCREASED (NET) - ANCIENS AUGMENTES (NETS)
		$	$	$	$	$
1	ACTRA					
	A	34,188	1,366	....	....	3,087
	C	34,188	1,366	....	....	3,087
2	ASSOC. CAN. TRAVELLERS					
	A	522	25	....	....	....
	C	522	25	....	....	....
3	CANADIAN FORESTERS					
	A	203,347	20,055	477	1,118	-2,474
	C	203,347	20,055	477	1,118	-2,474
4	CANADIAN SLOVAK BENEFIT					
	A	2,061	47	....	....	75
	C	2,061	47	....	....	75
5	CANADIAN SLOVAK LEAGUE					
	A	3,041	119	2	69	-7
	C	3,041	119	2	69	-7
6	CANADIAN WOODMEN					
	A	5,927	234	....	257	-4
	C	5,927	234	....	257	-4
7	COMMERCIAL TRAVELLERS' ASSOC					
	A	21,146	2,016	2	391	-1
	C	21,146	2,016	2	391	-1
8	GRAND ORANGE LODGE					
	A	23,590	1,336	17	699	-151
	C	23,590	1,336	17	699	-151
9	IND. ORDER OF FORESTERS					
	A	1,802,356	248,669	6,998	7,606	-186,289
	B	9,069,425	2,050,250	36,857	42,300	159,891
	C	10,871,781	2,298,919	43,855	49,906	-26,398
10	LUTHERAN LIFE					
	A	335,487	51,905	527	2,239	-5,875
	C	335,487	51,905	527	2,239	-5,875
11	N.W. COMM. TRAVELLERS					
	A	10,763	1,291	....	....	....
	C	10,763	1,291	....	....	....
12	ORDER OF ITALO-CANADIANS					
	A	561	21	3	1	-1
	C	561	21	3	1	-1
13	SONS OF SCOTLAND					
	A	16,509	413	330	553	-46
	C	16,509	413	330	553	-46
14	UKRANIAN FRAT. OF CANADA					
	A	5,087	195	12	....	243
	C	5,087	195	12	....	243
15	UKRANIAN MUTUAL					
	A	4,222	254	....	287	5
	C	4,222	254	....	287	5
16	WORKERS BENEVOLENT					
	A	6,808	346	1	194	-4
	C	6,808	346	1	194	-4
	TOTAL 1982					
	A	2,475,595	328,292	8,369	13,414	-191,442
	B	9,069,425	2,050,250	36,857	42,300	159,891
	C	11,545,020	2,378,542	45,226	55,714	-31,551

(A) IN CANADA (B) OUT OF CANADA (C) TOTAL BUSINESS

1982 SOCIETES CANADIENNES - CANADIAN SOCIETIES ('000)
TABLEAU LXIX - CONCILIATION DES CERTIFICATS D'ASSURANCE-VIE (MONTANTS BRUTS)

NO. - NO.	DEATH - DECES	MATURITY - ECHEANCE	DISABILITY - INCAPACITE	EXPIRY - TERME	SURRENDER - RACHAT	LAPSE - DECHEANCE	OTHER DEDUCTIONS (NET) - AUTRES DEDUCTIONS (NETTES)	IN FORCE, DEC. 31, 1982 - EN VIGUEUR, AU 31 DEC. 1982
	CEASED BY-CESSES PAR							
	$	$	$	$	$	$	$	$
1	63	...	...	...	...	...	...	38,578
	63	...	...	...	...	...	...	38,578
2	8	4	...	...	4	9	...	522
	8	4	...	...	4	9	...	522
3	632	709	...	65	8,293	14,836	...	197,988
	632	709	...	65	8,293	14,836	...	197,988
4	57	15	...	...	40	...	...	2,071
	57	15	...	...	40	...	...	2,071
5	54	30	...	...	18	65	4	3,055
	54	30	...	...	18	65	4	3,055
6	30	123	...	...	60	12	-7	6,196
	30	123	...	...	60	12	-7	6,196
7	380	...	...	...	...	1,227	...	21,947
	380	...	...	...	...	1,227	...	21,947
8	133	354	...	...	332	329	...	24,343
	133	354	...	...	332	329	...	24,343
9	3,453	234	...	539	110,496	87,046	-186,042	1,863,614
	17,761	876	...	28,892	564,065	971,496	186,213	9,589,420
	21,214	1,110	...	29,431	674,561	1,058,542	171	11,453,034
10	679	135	...	160	13,105	12,114	...	358,090
	679	135	...	160	13,105	12,114	...	358,090
11	127	...	...	...	...	1,208	...	10,719
	127	...	...	...	...	1,208	...	10,719
12	6	9	...	...	2	8	...	560
	6	9	...	...	2	8	...	560
13	254	167	...	...	325	328	...	16,685
	254	167	...	...	325	328	...	16,685
14	72	61	...	15	123	52	83	5,111
	72	61	...	15	123	52	83	5,111
15	48	79	...	10	33	32	1	4,565
	48	79	...	10	33	32	1	4,565
16	105	145	...	15	78	64	119	6,819
	105	145	...	15	78	64	[illegible]	6,819
	6,101	2,065	...	804	132,907	117,330	-185,842	2,560,863
	17,761	876	...	28,892	564,065	971,496	186,213	9,589,420
	23,862	2,941	...	29,696	696,972	1,088,826	371	12,150,283

(A) AU CANADA (B) HORS DU CANADA (C) PORTEFEUILLE GLOBAL

1982 FOREIGN SOCIETIES - SOCIETES ETRANGERES ('000)
TABLE LXX - MOVEMENT OF LIFE INSURANCE CERTIFICATES IN CANADA (GROSS AMOUNTS)

NO. - NO.	SOCIETY - SOCIETE	IN FORCE, DEC. 31, 1981 - EN VIGUEUR 31 DEC. 1981	NEW EFFECTED - EMISSIONS	OLD REVIVED - REMIS EN VIGUEUR	NEW BONUS ADDITIONS - AFFECTATION DE PARTICIPATION	OLD INCREASED (NET) - ANCIENS AUGMENTES (NETS)
		$	$	$	$	$
1	ASSOCIATION CANADO-AMERICAINE	27,879	10,409	426	7	45
2	CROATIAN CATHOLIC	1,117	57	17		5
3	CROATIAN FRATERNAL	17,619	2,980	18	2	141
4	ELECTRICAL WORKERS'	45,104	5,674			14,271
5	FIRST CATH. SLOVAK LADIES	809	13	1		14
6	FIRST CATH. SLOVAK UNION	3,388	311			35
7	HUNGARIAN REFORMED	1,323	15	3		
8	KNIGHTS OF COLUMBUS	542,399	192,884	4,958	808	
9	LABOR ZIONIST	894				
10	LOCOMOTIVE ENGINEERS'	747			2	9
11	LOYAL CHRISTIAN BENEFIT	34				
12	LUTHERAN MUTUAL	56				1
13	NATIONAL SOC. OF DEAF	1,875	102	2	7	-129
14	NATIONAL SLOVAK	202				
15	NORTH AMERICAN BENEFIT	54,365	799	283	181	-373
16	ORDER UNITED TRAVELERS					
17	SERB NATIONAL	1,407	23	13		4
18	SONS OF NORWAY	14,503	8,210	150	7	495
19	THE ROYAL ARCANUM	6,674	753	480	90	
20	UKRANIAN FRAT. (USA)	3,732	445			-29
21	UKRANIAN NATIONAL AID	3,983	480			-39
22	UKRAINIAN NATIONAL	11,773	498	378		-6
23	UNITED TRANSPORTATION	5,870	187	281	31	-5
24	WOODMEN OF THE WORLD	287				
25	WORKMEN'S CIRCLE	157				1
	TOTAL, 1982	745,077	221,778	6,953	1,115	14,454
	TOTAL, 1981	642,358	174,454	4,980	990	-4,543

1982 SOCIETES ETRANGERES - FOREIGN SOCIETIES ('000)
TABLEAU LXX - CONCILIATION DES CERTIFICATS D'ASSURANCE-VIE AU CANADA (MONTANTS BRUTS)

NO. - NO.	CEASED BY-CESSES PAR: DEATH - DECES	MATURITY - ECHEANCE	DISABILITY - INCAPACITE	EXPIRY - TERME	SURRENDER - RACHAT	LAPSE - DECHEANCE	OTHER DEDUCTIONS (NET) - AUTRES DEDUCTIONS (NETTES)	IN FORCE, DEC. 31, 1982 - EN VIGUEUR AU 31 DEC. 1982
	$	$	$	$	$	$	$	$
1	136	45	2	532	738	3,429	120	33,571
2	7	5		30	19	54	....	1,095
3	84	151		104	303	584	....	18,814
4	393					2,626	2,646	59,384
5	5	6			12		....	615
6	23	41		11	10	18	....	3,635
7	3	8		9	26	15	....	1,271
8	1,211	166		8,033	12,758	48,242	....	670,636
9	31	4		7	51	1	....	800
10	9	13		13	21	2	....	700
11				1			....	33
12	5				51		....	1
13	4	2			61	10	....	1,900
14	3	2		7	17		....	173
15	31	13		325	3,703	3,057	....	47,242
16							....	....
17	11	18		3	43		....	1,372
18	10	8		204	494	1,534	155	18,962
19	32				572	822	....	6,551
20	38	43			93	46	....	3,933
21	3	51			44	20	....	4,288
22	63	188			282	983	2	11,542
23	76	88		661	240	84	....	5,034
24	7	1		7	10		1	241
25	6			1			1	150
	2,187	812	2	9,946	18,630	61,821	2,925	881,843
	1,488	801	5	5,680	12,385	50,052	2,840	745,078

1982 ALL SOCIETIES - TOUTES LES SOCIETES ('000)
TABLE LXXI - CLASSIFICATION BY PROVINCE
(DIRECT AMOUNTS. REVENUE BASIS.)
TABLEAU LXXI - REPARTITION PAR PROVINCE
(MONTANTS DIRECTS. COMPTABILITE D'EXERCICE.)

(1) PREMIUMS, CONTRIBUTIONS AND DUES - PRIMES, REDEVANCES ET CONTRIBUTIONS

PROVINCE - PROVINCE	LIFE INSURANCE FUNDS - CAISSES D'ASSURANCE-VIE	SICKNESS AND ACCIDENT INSURANCE FUNDS - CAISSES D'ASSURANCE ACCIDENT ET MALADIE	EXPENSE FUND - CAISSE DES DEPENSES	TOTAL - TOTAL		
	$	$	$	$	$	$
NEWFOUNDLAND	238	12	3	253		
PRINCE EDWARD ISLAND	105	3	1	109		
NOVA SCOTIA	1,045	32	8	1,085		
NEW BRUNSWICK	1,245	89	40	1,374		
QUEBEC	8,202	166	102	8,470		
ONTARIO	30,281	1,052	474	31,807		
MANITOBA	4,176	92	174	4,442		
SASKATCHEWAN	3,866	110	60	4,036		
ALBERTA	8,965	284	143	9,392		
BRITISH COLUMBIA	7,450	284	258	7,992		
YUKON						
NORTH WEST TERRITORIES	1			1		
MISCELLANEOUS	4,885	4	16	4,905		
TOTAL	70,459	2,128	1,279	73,866		

(2) DISBURSEMENTS UNDER CERTIFICATES - DEBOURSES EN VERTU DE CERTIFICATS

PROVINCE - PROVINCE	LIFE INSURANCE FUNDS - CAISSES D'ASSURANCE-VIE	SICKNESS AND ACCIDENT INSURANCE FUNDS - CAISSES D'ASSURANCE ACCIDENT ET MALADIE	TOTAL - TOTAL			
	$	$	$	$	$	$
NEWFOUNDLAND	186	2	188			
PRINCE EDWARD ISLAND	55		55			
NOVA SCOTIA	944	17	961			
NEW BRUNSWICK	735	55	790			
QUEBEC	5,884	107	5,991			
ONTARIO	19,551	704	20,255			
MANITOBA	2,858	26	2,884			
SASKATCHEWAN	2,383	63	2,446			
ALBERTA	4,210	92	4,302			
BRITISH COLUMBIA	4,368	153	4,521			
YUKON						
NORTH WEST TERRITORIES	2		2			
MISCELLANEOUS	237	-79	159			
TOTAL	41,413	1,141	42,554			

(3) LIFE INSURANCE CERTIFICATES - CERTIFICATS D'ASSURANCE-VIE

PROVINCE - PROVINCE	NEW EFFECTED - EMISSIONS	IN FORCE, DEC. 31 - EN VIGUEUR 31 DEC.				
	$	$	$	$	$	$
NEWFOUNDLAND	4,701	17,769				
PRINCE EDWARD ISLAND	1,475	7,907				
NOVA SCOTIA	9,257	65,589				
NEW BRUNSWICK	23,102	89,900				
QUEBEC	100,356	471,868				
ONTARIO	182,211	1,318,876				
MANITOBA	25,811	203,400				
SASKATCHEWAN	39,907	231,351				
ALBERTA	98,383	602,386				
BRITISH COLUMBIA	64,742	435,900				
YUKON		39				
NORTH WEST TERRITORIES						
MISCELLANEOUS	146	7,821				
TOTAL	550,071	3,452,806				

1982 ALL SOCIETIES - TOUTES LES SOCIETES ('000)
TABLE LXXI - CLASSIFICATION BY PROVINCE
(DIRECT AMOUNTS. REVENUE BASIS.)
TABLEAU LXXI - REPARTITION PAR PROVINCE
(MONTANTS DIRECTS. COMPTABILITE D'EXERCICE.)

(4) MORTGAGE LOANS - PRETS HYPOTHECAIRES

PROVINCE - PROVINCE	BOOK VALUES - VALEURS COMPTABLES: RESIDENTIAL - RESIDENTIELS: SINGLE DETACHED - INDIVIDUELLES	BOOK VALUES - VALEURS COMPTABLES: RESIDENTIAL - RESIDENTIELS: MULTIPLE UNIT - UNITEES D'HABITATION MULTIFAMILIALE	BOOK VALUES - VALEURS COMPTABLES: COMMERCIAL AND INDUSTRIAL - COMMERCIAUX ET INDUSTRIELS	BOOK VALUES - VALEURS COMPTABLES: FARM - AGRICOLES	BOOK VALUES - VALEURS COMPTABLES: TOTAL - TOTAL	AMOUNTS ON WHICH INTEREST HAS OVERDUE 6 MONTHS OR MORE - MONTANT DONT LES INTERETS SONT EN SOUFFRANCE DEPUIS 6 MOIS OU PLUS
	$	$	$	$	$	$
NEWFOUNDLAND	....	....	....	....	....	....
PRINCE EDWARD ISLAND	....	....	....	....	....	....
NOVA SCOTIA	....	....	....	....	....	....
NEW BRUNSWICK	314	....	42	....	356	....
QUEBEC	58,330	3,172	8,670	23	70,195	430
ONTARIO	5,573	84	112	....	5,769	96
MANITOBA	26	1,479	2,895	....	4,400	144
SASKATCHEWAN	5,742	2,507	8,743	....	16,992	80
ALBERTA	1,697	1,723	3,941	....	7,361	....
BRITISH COLUMBIA	....	....	....	....	....	....
YUKON	....	....	....	....	....	....
NORTH WEST TERRITORIES	....	....	....	....	....	....
MISCELLANEOUS	....	....	....	....	....	....
TOTAL	71,682	8,965	24,403	23	105,073	750

POOR

QUALITY

ORIGINAL